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ENQUIRY

INTO THE

DUTIES OF MEN

IN THE

HIGHER AND MIDDLE CLASSES OF SOCIETY IN GREAT BRITAIN,

RESULTING FROM THEIR RESPECTIVE STATIONS, PROFESSIONS, AND EMPLOYMENTS.

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CHAP. XI.

ON THE DUTIES OF THE CLERICAL PROFESSION.

OUR (*a*) obfervations on the fubject of the prefent chapter will be reduced under three general heads: the firft, relating to the duties incumbent on the Candidate for Holy Orders; the fecond, to the conduct of the Minifter

(*a*) The Clergy may juftly boaft, that they enjoy in a greater degree than any other defcription of men, the advantage of having the duties of their office laid before them by eminent writers belonging to their own line of life. They have long poffeffed from the pen of Bifhop Burnet

Minister of a Parish; the third, to the duties of a Bishop.

I. The first points concerning which a young man designed for the clerical profession is bound to satisfy himself (and whether he looks forward to that profession from his own unbiassed determination, or is destined to it by the judgment of his parents and friends, the enquiry is equally indispensable), are the purposes and intentions with

Burnet an excellent treatise on the pastoral care; and practical directions for their conduct in almost every branch of their parochial functions, in the admirable Charges of Archbishop Secker. The Charges too which have been published by some modern prelates are highly instructive. Under these circumstances, though it would not have been in any respect compatible with the nature of the present work to omit the distinct mention of the duties of the clerical profession; and though I am willing to hope that some parts of this chapter may not be altogether destitute of novelty, and that others may present to the reader in a compressed form what is more diffusely stated by different writers; it is strongly my wish that what I shall offer to the reader may lead him to the study of the works already specified; particularly of the writings of Archbishop Secker and Bishop Burnet, to which I have repeatedly found myself indebted in the course of the following pages.

which he becomes a candidate for the office of a Clergyman. I mean not to exact of him, in selecting his occupation, a degree of disregard to the prospect of subsistence and the ordinary comforts of life, which is not compatible with the common feelings of human nature, nor required in the *common* course of human events. Extravagant statements unfounded in reason and scripture defeat their own object; and, were they likely to promote it, ought not to be adopted. That Clergyman undoubtedly may be expected to labour in his vocation with the greatest earnestness and success, with the greatest comfort and advantage to himself and to others, who embraces it from a sober and deliberate preference founded on the nature of the office itself; and from a conviction that it will afford him opportunities more ample than he should be likely to possess in any other employment, of promoting the glory of God, and the good of mankind. Yet to him who sees no reason to think that he shall not promote the glory of God and the good of mankind as much in the church as in any other profession; who is conscientiously resolved to discharge with zeal and fide-

lity the functions of the clerical order, if admitted to the exercise of them; and to cherish the temper and dispositions, and diligently to aim at acquiring the endowments, necessary to that end; and in whose heart piety has already such a predominant influence, as to give him a reasonable ground of confidence that these resolutions will be rendered by the divine blessing permanent and effectual; the prospect of obtaining, by the aid of his friends and relations, a competent provision in the church may lawfully be the motive which determines him to that line of life in preference to another. But he who, from the probability of succeeding to a family living, or the hopes of being pushed forward to preferment, by powerful connections, stifles an inward repugnance to the office of a Minister of the Gospel, falls under the severe censure implied in the Scripture against those who "take the "oversight of the flock of God for (*b*) filthy "lucre." And he who enters into the clerical profession, though not from motives of avarice, yet without duly estimating its solemn

(*b*) 1 Pet. v. 2.

nature and momentous functions, the obligations which it impoſes, and the reſponſibility annexed to it; without poſſeſſing the qualifications eſſential to the upright performance of its duties; and without a ſerious purpoſe of habitually ſtriving to improve in them, and to exhibit to thoſe whom he ſhall be appointed to guide in the way of ſalvation an edifying example of piety and virtue; engages in a moſt important concern with a degree of preſumptuous raſhneſs little adapted to enſure the future peace of his own mind; to draw down the bleſſing of God upon his labours; or to leave any ſubſtantial hopes that he will labour at all with zeal and aſſiduity.

The courſe of ſtudy to which the attention of the candidate for orders in the Church of England, whom we ſuppoſe already to have gained a competent knowledge of the learned languages, ſhould principally be directed, includes what is uſually comprehended under the name of divinity; together with an examination of the lawfulneſs and expediency of eccleſiaſtical eſtabliſhments in general, and

of the nature and terms of our own eſtabliſhment in particular.

It is manifeſtly from the ſtudy of the Scriptures that the doctrines and duties of Chriſtianity are to be learned. The peruſal however of theſe records of our faith ſhould be accompanied with ſeveral collateral purſuits and aſſiſtances. Let the ſuggeſtions of natural religion be inveſtigated. Clearly intimating, on the one hand, the being, providence, and moral government of God; and on the other, throwing a feeble and uncertain light on the moſt intereſting of all enquiries, the terms on which ſin may be forgiven, and the ſtate of mankind after death; they will be found at once to evince the neceſſity, and to confirm the truth, of the Chriſtian Revelation. Let the actual ſtate of the world from early times to the birth of Chriſt be ſcrutinized. The blindneſs, obſtinacy, and depravity of the Jews; the groſs ignorance and the abandoned corruption of the heathen world; the follies of the wiſeſt and the failings of the beſt of the human race, will

will ſtill more plainly ſhew the want of a divine inſtructor and redeemer. Let the external and hiſtorical evidences of Chriſtianity be put to the teſt. It will undeniably appear that the Apoſtles and Evangeliſts could not themſelves have been deceived with reſpect to the reality of the facts which they relate: that they could have no aſſignable motives for impoſing upon others; and that, if they had made the attempt, they could not poſſibly have eſcaped immediate and public detection. The truth of the Goſpel narrative, and the completion of many prophecies recorded in the Old and New Teſtaments, will likewiſe be found corroborated by pagan hiſtory. Let the internal marks which the Chriſtian doctrine bears of a divine origin be accurately weighed. It will approve itſelf as providing a ſuitable and efficacious remedy for all the wants and weakneſſes of human nature; holding out pardon for ſin, but upon terms admirably deviſed to prevent future offences; promiſing aſſiſtance againſt temptations, but on conditions adapted to call forth the utmoſt exertions on the part of the tempted; delivering laws and precepts enjoining the pureſt

virtue, and calculated to conduct every individual to the higheſt degree of happineſs attainable in the preſent world; and enforcing the univerſal obſervance of them by the certain proſpect of the reward of immeaſurable bliſs, and the penalty of unſpeakable puniſhment, in another life never to have an end.

The narrative of the Evangeliſts contains within itſelf many ſtrong confirmations of its own authenticity. The unaffected ſimplicity of the recital, even when it records the moſt ſtupendous miracles; the openneſs with which the writers relate the infirmities and tranſgreſſions of themſelves and their companions; the artleſſneſs, and the perfect freedom from attempts to force compaſſion, in their accounts of the indignities offered to their maſter; theſe and many other characteriſtics of truth have been pointed out and illuſtrated by different writers. And to the claſs of arguments by which the Scriptures eſtabliſh their own veracity, we add the numerous indirect coincidences (*c*) diſcoverable in

(*c*) This extenſive line of argument has recently been opened

in the Acts of the Apoſtles and the Epiſtles of St. Paul; coincidences capable of being ſubſtantiated by incontrovertible reaſoning; yet often ſo minute, remote, and circuitous, that it exceeds the wideſt bounds of credibility to conceive that they could have been the reſult of vague accident, or the deliberate contrivance of a forger. That the Scriptures have deſcended uncorrupted to our hands is evinced by the numerous and ſucceſſive quotations from them in the writings of thoſe who lived in the early ages of Chriſtianity; by the watchfulneſs of contending ſects, who, from the days of the Apoſtles to modern times appealing to the ſacred books as the ſtandard of their faith, mutually reſtrained each other from corrupting the text; and by the uniform agreement of a multitude of exiſting manuſcripts, many of them of very antient date, except in obvious caſes of in-

opened and purſued with ſingular acuteneſs and felicity by Mr. Paley, in his "Horæ Paulinæ;" a work deſerving the ſerious attention of every man who doubts, or who has to defend, the truth of the Chriſtian religion. To the ſame author alſo the public has very lately become indebted for a complete view of the evidences of Chriſtianity.

accuracies

accuracies on the part of the tranfcribers; inaccuracies which the collation of the manufcripts with each other feldom fails to detect, and to afford fatisfactory means of removing.

By purfuing the inveftigations of which a brief outline has here been traced, let the candidate for the clerical office imprefs on his own mind, and qualify himfelf to defend againft every attack, the truth of that religion of which he defires to be a Minifter. In the mean time the Scriptures themfelves are to be ftudied by him with diligent and ferious attention, for the purpofe of improvement in religious knowledge (*d*). The New Tefta-

(*d*) The account given by Bifhop Burnet of the aftonifhing ignorance, as to fcriptural learning and religion, of the greater part of thofe who applied to him for ordination, is fuch as would almoft have exceeded belief, had he not been a man of acknowledged piety and veracity. The folemn affeverations with which he introduces that account are extremely ftriking.—See the paffage alluded to, beginning with the words "I am now in the feventieth year of my age," page 22 of his Preface to the Paftoral Care, Glafgow, 1762; and occupying the two fubfequent pages.

ment

ment in particular muſt be peruſed in the original language, with the moſt uſeful helps that can be procured towards underſtanding it, more eſpecially with the commentaries of able expoſitors. By balancing their interpretations, and comparing one part of holy writ with another, let the ſtudent ſatisfy himſelf to the beſt of his abilities concerning the meaning of obſcure and difficult paſſages; and accuſtom himſelf conciſely to ſum up in his own mind the arguments in favour of the different explanations propoſed, and briefly to note them down, that he may be able to recur to them on future occaſions. Let him carry on his reſearches with a pious, humble, teachable, and impartial ſpirit; guarding againſt preconceived opinions haſtily adopted; againſt bigotry for particular ſyſtems; blind prepoſſeſſions in favour of a particular interpreter; and the prejudices of habit, of his place of education or ſtudy, of his relations and friends, and of his expected patrons. To earneſt prayer for the ſuperintending guidance of the Supreme Being let him join his own aſſiduous exertions, and follow the path of truth whitherſoever it may lead him.

Some

Some degree of acquaintance with ecclesiastical history, and with the fundamental tenets of the leading sects into which the Christian world has been divided, especially in modern times, may justly be required in every one who applies for admission into orders.

To him who has it in contemplation to become a Minister of an *established* church, two questions of great importance offer themselves for deliberate discussion. The first is, whether ecclesiastical establishments in general can be defended as both lawful and expedient; the second, whether the terms of admission into the establishment, with which he is desirous of connecting himself, are such as he may conscientiously accept. These questions, which under any circumstances he ought to examine with scrupulous care, loudly demand his attention at present; when the lawfulness and the utility of all church establishments are not unfrequently denied; and the conditions required by our own Church of its Ministers are denounced as repugnant to the doctrines of the Gospel.

The

The objections to the lawfulness of ecclesiastical establishments in general are commonly directed against the following parts of their constitution: the impofition of a compulfory tax for the maintenance of the clergy; and the exclufive allotment of the revenue raifed by it to the teachers of a particular fect. Now it is admitted without much difpute to be a fundamental ordinance of the Chriftian religion, that they who devote their time and labours to the Gofpel miniftry fhould receive a maintenance from thofe whom they inftruct. St. Paul, after having ftated, that under the Jewifh difpenfation the priefts who miniftered about holy things lived of the things of the Temple, adds: "Even (*e*) *fo hath the Lord* "*ordained*, that they who preach the Gofpel "fhould live of the Gofpel." We own that the Apoftle in this paffage, and in (*f*) other parts of his writings where the fame topic recurs, was fpeaking of a provifion raifed by voluntary contribution: for in thofe days the focieties of Chriftians, deftitute of all civil authority, had no power to raife a legal mainte-

(*e*) 1 Cor. ix. 14. (*f*) Galat. vi. 6. 1 Tim. v. 17, 18.

nance

nance for their Miniſters; and if they had poſſeſſed that power, the zeal and liberality of individuals would have rendered the exerciſe of it needleſs. But it would be moſt unreaſonable to infer from this conceſſion, that in future times, and in caſes to which St. Paul did not in any reſpect allude, the introduction of compulſory meaſures would neceſſarily be unlawful. The " ordinance of the Lord" ſeems not only to permit, but indirectly to require, that whenever a competent ſubſiſtence for the preachers of his religion ſhould no longer be likely to ariſe from ſpontaneous donations, the defect ſhould be remedied by law. Of the ſum proper to be raiſed, and of the proportion to be required from each individual, every State muſt be the judge for itſelf. But how, we are aſked, is it compatible with juſtice to levy a tax indiſcriminately upon perſons of every religious perſuaſion, and apply the produce to the teachers of a particular creed? Why is not every man's payment aſſigned to his own inſtructor; inſtead of being divided among other Miniſters whom his conſcience forbids him to attend? The plan ſuggeſted in this objection, we muſt at once con-

fefs, fhould it be found capable of being carried into execution in fuch a manner as to prevent collufive agreements between individuals radically injurious to its own efficacy, and to evince its fuperiority in promoting national piety and virtue, would claim an undeniable preference; and the fuccefs or ill fuccefs of an inftitution of this nature, recently adopted in fome parts of North America, may enable pofterity to form a juft decifion on its merits. But if a State, and in this cafe too every State muft determine for itfelf, is of opinion that national piety and virtue will be beft (*g*) promoted by configning the whole fum raifed by law for the fupport of religion to teachers of a particular defcription, while at the fame time

(*g*) "The fingle end we ought to propofe by Church "eftablifhments is the prefervation and communication "of religious knowledge. Every other idea, and every "other end that have been mixed with this, as the making "of the Church an engine or even an ally of the State; "converting it into the means of ftrengthening or of dif-"fufing influence; or regarding it as a fupport of regal in "oppofition to popular forms of government, have ferved "only to debafe the inftitution, and to introduce into it "numerous corruptions and abufes." Paley's Moral and Political Philofophy, 6th edit. vol. ii. p. 305.

it leaves every man at liberty to attend and pay Minifters of his own; it has the fame right to adopt this meafure as it would have to impofe a general tax for the fupport of a board of phyficians, fhould it deem that ftep conducive to national health, payable even by thofe who fhould not choofe to employ them; or to levy a general pound-rate on landed property for the equipment of a military force, without exempting from its operation thofe proprietors who difapprove of the meditated enterprife.

The lawfulnefs of church eftablifhments being admitted, the next enquiry relates to the expediency of them. To come to a rational conclufion on this point, the candidate for orders is to weigh the benefits refulting from them againft the attendant difadvantages; and impartially to judge which fcale preponderates. It cannot be ftated as one of the advantages belonging to all ecclefiaftical eftablifhments, that they promote the diffufion of true religion. What might be affirmed, for example, concerning the eftablifhed church of England, could not be affirmed concerning the eftablifhed

eſtabliſhed church of Spain But when the doctrines taught under an eſtabliſhment are thoſe of genuine Chriſtianity, the inſtitution may with truth be deſcribed as promiſing the following good effects. It (*b*) enſures the regular performance of religious rites and worſhip throughout the whole country; which in many places, through the poverty of the inhabitants, their negligence and forgetfulneſs, their repugnance to co-operation, or their want of piety, would otherwiſe ſoon ceaſe to be performed at all; or to be performed by perſons competent, on the ſcore of principles, talents, and attainments, to be faithful and able Miniſters of the Goſpel. It enſures a permanent and reaſonable proviſion for the Clergy; which in the preſent ſtate of manners and ſociety, whatever efforts may have been made by the liberality of new converts, or by the zeal of different ſects ſtriving to maintain their

(*b*) In this place, as in ſome other parts of the preſent chapter, my object is ſimply to ſtate to the theological Student the leading arguments which it is his duty to examine; and to refer him to writers who diſcuſs them at length, for thoſe elucidations and thoſe anſwers to ſubordinate objections, which could not be ſtated here without entering upon too wide a field.

grounds againſt what they deem the oppreſſion of a national church, would in vain be expected from voluntary contributions: and thus gives them weight and reſpectability in the eſtimation of their hearers; and removes the temptations to rivalſhips and contentions with each other, to habits of ſervility and conſtraint, and to the practice of accommodating the doctrines of Chriſtianity to local circumſtances and humours, for the ſake of gaining or preſerving a precarious ſubſcription. And it enſures to the Clergy leiſure for the due diſcharge of the private duties of their profeſſion, and for the purſuits of theological and other uſeful learning; and the means, in a greater or a leſs degree, of furniſhing themſelves with the books and aſſiſtances requiſite in the proſecution of their ſtudies.

The diſadvantages attached to church eſtabliſhments are the following. They afford encouragement in ſome reſpects to idleneſs; as individual Clergymen may be conſiderably remiſs in the diſcharge of ſeveral of their functions, and conſiderably reprehenſible in their mode of life, without incurring any diminution of

of their incomes. This evil will be in ſome degree counteracted by the deſire which even the moſt careleſs of the Clergy will generally feel to preſerve a reſpectable character, partly as the means of poſſeſſing the eſteem of their neighbours, and partly perhaps as a recommendation to preferment. Yet ſuch conſiderations, not being powerful enough to effect a real change of heart, will ſeldom produce more than an attention to thoſe duties which are indiſpenſably required by law and cuſtom, and to outward decorum in manners and conduct. More may be done by proper vigilance on the part of Biſhops, and others to whom eccleſiaſtical authority is committed, in employing all the means in their power to excite the Clergy under their ſuperintendence to piety and virtue; and to impreſs them with a ſtrong ſenſe of the obligations and the reſponſibility annexed to the ſituation of a parochial Miniſter. Church eſtabliſhments have alſo the inherent defect of biaſſing the judgement and enſnaring the conſciences of the Clergy, by the temptations which they unavoidably hold out to them, to ſtrive to comply with the terms and ſubſcriptions required;

temptations which muſt be expected to lead in many inſtances to prevarication and inſincerity. With regard to the effects of church eſtabliſhments in biaſſing the judgement, it may not be improper to add, that they in ſome degree reſemble thoſe produced by education, and by fixed political inſtitutions. If the mind is naturally led to entertain a ſtrong predilection for the principles of action with which it has become familiar, or for a particular form of government which it has been habitually taught to admire; ſhould the principles of action and the form of government be intrinſically deſerving of preference, the prejudice (for we will not deny it to be a prejudice) operates on the ſide of utility. The caſe is the ſame with reſpect to eccleſiaſtical eſtabliſhments. But impartiality requires us unreſervedly to own that prejudice ſeldom diſcriminates, and leaſt of all when united with ſelf-intereſt; and that under this circumſtance in particular it will ſeldom fail to defend inſtitutions radically blamable, and thoſe points in juſt and beneficial inſtitutions which may be liable to objection. In order to reduce within the narroweſt bounds the influence of the temptations

ations which have recently been ſtated, the conditions of admiſſion to the miniſterial office ought ſtudiouſly to be made as few and as ſimple as poſſible; and ſhould be reviſed from time to time, that no one of them may be continued longer than the neceſſity for impoſing it exiſts; and that thoſe errors, which the reflection of ſucceeding generations, aided by the additional light thrown on various parts of the Scriptures in the general progreſs of learning, will probably diſcover in ſubordinate points even in the pureſt eſtabliſhments, may be removed without delay. And finally, church eſtabliſhments tend to foſter in the breaſts of their members, and perhaps of their miniſters in particular, bigotry, narrowneſs of mind, unreaſonable prejudices, and a want of toleration and charity towards all who diſſent from the national religion; effects which nothing will prevent but a conſtant recollection of the unlimited right of private judgement in the interpretation of the Scriptures, and an aſſiduous cultivation of the mild and benevolent ſpirit of Chriſtianity. On concluding this ſummary ſtatement of the advantages and diſadvantages likely to accompany the inſtitution

of ecclesiastical establishments (its lawfulness having been previously settled), it will not, I think, be too much to affirm, that in the existing state of most parts of the world the institution, when properly regulated, and accompanied with complete toleration, promises to be radically serviceable to religion; and abundantly to overpay with substantial benefits those undesirable consequences, with which, in common with every other human arrangement, it will unavoidably be attended.

The theological Student, after having satisfied himself as to the lawfulness and expediency of the institution of church establishments in general, has in the second place to examine the discipline and doctrines of the Church of England.

In the exterior form and administration of our national church he will observe two prominent features; that a gradation of rank and office takes place among the Clergy; and that parochial Ministers are neither appointed by the suffrages of the persons whom they are to instruct, nor dismissible at their option. And he

he will naturally enquire into the reaſons which may be alleged in ſupport of theſe arrangements.

It is now admitted by the generality of Proteſtants, that no command was delivered, either by Chriſt or by his Apoſtles, aſſigning to the Chriſtian Church any ſpecific unalterable form of government; but that, while various offices, ſuited to the ſituation and exigencies of the new converts, were inſtituted at the beginning (ſome of which, as that of Deaconeſſes, have long fallen into diſuſe), Chriſtians were left at liberty to adopt in future times ſuch modes of eccleſiaſtical adminiſtration and diſcipline, as they ſhould deem moſt eligible in the circumſtances under which they ſhould find themſelves placed. The advantages to be expected from the mode of government adopted in the eſtabliſhment of our own country are principally theſe. The diſtinction of orders in the church, bearing a ſtrong reſemblance to the gradations of rank in civil life, provides friends and companions among the Clergy, and the benefits which may reſult from their ſociety and example, not merely for the inferior, but

likewiſe for the higheſt, claſſes in the community. The ſtations of ſuperior dignity and opulence cauſe young men of talents to be educated for the church, who would otherwiſe be deſtined to ſome occupation deemed more honourable, and juſtly expected to prove lucrative; and alſo tend to enſure to the clerical profeſſion that general reſpect, which enlarges the influence and adds to the effect of the labours of each individual Miniſter. And when the ſuperintendence of the church, and the determination of all queſtions reſpecting the management of eccleſiaſtical affairs, and the conduct of particular Clergymen, is veſted in a few perſons; more calmneſs and temper in examining, and more impartiality in deciding, may probably take place, than when they are committed to a numerous aſſembly; where turbulence, intrigue, and the ſpirit of party may more eaſily find admittance, and the ſhame of an unjuſt deciſion be loſt amidſt the multitude of judges.

The right of nominating Miniſters to vacant benefices entruſted by the State to private perſons is calculated to remedy the many diſorders

and evils which would be likely to arife in this country, were the choice left to be determined in each parifh by the fuffrages of the inhabitants. It is not merely that teachers of every different fect of Chriftianity might fucceffively be placed in the pulpit, according to the varying ftrength of their feveral parties; but the moft bitter animofities would perpetually be excited among the voters of the fame fect, in confequence of their fentiments being divided in favour of different competitors all profeffing the fame tenets. The fuccefsful candidate would be received with fixed averfion by a large proportion of the parifhioners; and his inftructions heard with deeply rooted prejudices by moft of the defeated electors who fhould think proper to attend them. On the profpect of his death or removal, the parifh would be affailed with every art practifed in a venal borough; and when either of thofe events fhould happen, the flame of contention would break forth. The choice of a Minifter of the gofpel of peace would be the fource of angry conteft and permanent difcord; and the benefice would too commonly be the prize, not of piety and merit,

but

but of private tampering, ſecret or open menaces, and ſuperior ſkill in the manœuvres of elections.

Were the Miniſter of a pariſh diſmiſſible at the pleaſure of the pariſhioners, it is obvious under what temptations he would lie to ſtrive to maintain his poſt, by relinquiſhing his legal rights; by practiſing ſervile artifices; by courting the favour, humouring the caprice, and forbearing to reprove the vices of the principal people of the place; and by overſtraining or ſuppreſſing particular doctrines of Chriſtianity in compliance with local prejudices. The moſt upright Miniſter might find himſelf ſuddenly expelled by the unexpected junction of ſects and parties, diſcordant on every other point, but uniting and co-operating for the purpoſe of driving him from the pulpit. To theſe evils are to be added, all or moſt of thoſe which have recently been ſtated as the natural conſequences of an elective Clergy. For even if the choice of a ſucceſſor to the perſon diſmiſſed was veſted in a private patron; the pariſh might ultimately enſure the appointment of the Clergyman who had been moſt adroit

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in conciliating their good-will, by pertinaciously rejecting any other who should be nominated.

The candidate for orders in the Church of England has in the last place to examine into the nature of the subscriptions and engagements which are required of young men on their admission to the ministerial functions; that is to say, the subscriptions made before the Bishop antecedently to ordination, and the engagements contained in the office of ordination itself.

The full and fair import of the obligations thus contracted must be collected from a sober investigation of the subject, and from writers of credit and respectability who professedly treat of them in detail. It is not probable that many difficulties will arise except with regard to the thirty-nine articles. Concerning those articles it may be proper to add a few words.

Articles of religion seem to be a necessary part of every ecclesiastical establishment; as forming the only criterion by which those teachers

teachers who hold the doctrines of the establishment can be diftinguifhed from thofe who do not. The unlawfulnefs of requiring any fubfcription whatever, though not unfrequently afferted, can never be evinced. For if it be lawful to require of a perfon who applies for an office in the State, or an employment in private life, fome proof of his poffeffing the qualifications neceffary for difcharging the duties of the poft, and an engagement that he will difcharge them faithfully while he continues to hold it; why is a fimilar proceeding in the cafe of ecclefiaftical offices neceffarily unlawful? And when an office is inftituted for the purpofe of inculcating certain doctrines; is it not lawful and reafonable to require of thofe, who voluntarily apply for admiffion into the office, an explicit declaration whether they believe the doctrines? For that belief is a qualification indifpenfably requifite to their fulfilling with integrity and effect the functions, with the difcharge of which they defire to be entrufted.

In fubfcribing the thirty-nine articles, the intention of the authority which prefcribes fub-

ſubſcription is to be ſatisfied. This authority is not (*i*) the Legiſlature of the 13th Eliz. which paſſed the act impoſing ſubſcription; but the exiſting Legiſlature of this country, which having the power of repealing that act, and forbearing to exerciſe it, ratifies, and as it were re-enacts the law. The point therefore which the candidate for orders has to decide, is the nature of the ſubſcription which will ſatisfy the intention of the Legiſlature exiſting at the time: in other words, he is to aſcertain what engagements that Legiſlature deems the ſubſcriber of the articles to contract, and what, if any, is the latitude of interpretation, when the expreſſions employed in the articles admit ſome latitude, which it allows. In determining theſe queſtions, he is not in the ſlighteſt degree bound by the meaning and intention of the Legiſlature of 13th Eliz. if he has ſufficient reaſon to judge the meaning and intention of the exiſting Legiſlature to be different.

(*i*) See the Principles of Moral Philoſophy inveſtigated, &c. 3d edit. p. 219—222, by the author—and alſo vol. i. p. 91 of the preſent work.

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The form of ſubſcription ſtates, that "*all* "*and every* (*k*) the articles are agreeable to "the word of God;" a form which, if there is no evidence that the Legiſlature has relaxed in its demands, muſt appear entirely to overthrow the opinion of thoſe writers who maintain that the articles may be conſcientiouſly ſubſcribed by perſons who think them true in the main, yet believe ſeveral of them to be repugnant to the Scriptures. Some latitude (*l*) of interpretation however ſeems clearly allowed; ſome is and has long been conſtantly in uſe; and the fact has been ſo notorious to many ſucceſſive Legiſlatures, that it may fairly be taken for granted, that diſapprobation of the practice would have been teſtified by public authority, had it been felt. For ſimilar reaſons it may be concluded, that if ſome of the articles are ſo worded as to be fairly capable of more than one ſenſe compatible with the Scriptures, ſubſcription in any one of thoſe

(*k*) Burn's Eccl. Law, 3d ed. vol. iii. p. 36.

(*l*) Archbiſhop Secker, ſpeaking of the thirty-nine articles, ſays: "Egent hodiè tantum explicatione commodâ; non vafram et veteratoriam intelligo, ſed artis grammaticæ criticæque regulis conſonam." Orat. Synod. p. 363.

ſenſes

ſenſes will ſatisfy the Legiſlature. Yet as a latitude in itſelf of an indefinite nature, and extending to a variety of particulars, is always liable to be enlarged by the ſubſcriber in proportion to his difficulties, until at length it exceeds almoſt all bounds; it ſhould ſeem that a reviſal of the articles, under the auſpices of the Bench of Biſhops, for the purpoſe of omitting ſuch as may now be ſuperfluous, and ſimplifying thoſe which are obſcure, would contribute equally to the intereſts of the eſtabliſhed Church, and to the credit and comfort of its Miniſters (*m*).

Againſt this temptation to uſe unwarrantable latitude in interpreting the articles, it is the duty of every one, who ſtudies them with a view to ſubſcription, honeſtly and diligently to guard. A deſire previouſly formed of entering into the Church; the difficulties and inconveniencies of turning to another line of life; the ſuggeſtions of intereſt in all its ſhapes, referring to paſt expences and to future proſpects; theſe and other circumſtances will

(*m*) See ſupra, p. 20—22.

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be very apt to bias the judgment, and influence the determination, of the enquirer. Let him never forget his danger; let him examine the meaning of the ſeveral articles with upright views and impartial inveſtigation; let him not content himſelf with peruſing what has been written in their defence; but qualify himſelf to form a ſatisfactory deciſion reſpecting their conformity to the Scriptures, in the ſame manner in which he would enable himſelf to determine any other controverted point, by informing himſelf of the principal arguments alleged againſt them, and appretiating with equal deliberation and fairneſs what he finds urged on either ſide of the queſtion. Let him remember, that if he ſubſcribes while perplexed by diſtracting doubts, and without peace and ſatisfaction of mind, he not only incurs preſent guilt; and guilt too which will be likely to be continually aggravated, as long as he remains a Miniſter of the eſtabliſhed Church with his ſcruples unremoved; but entails upon himſelf conſtant uneaſineſs and diſquiet, and conſtant temptations to endeavour to blind his judgment and ſtifle his conviction; temptations which will increaſe in proportion to the length

length of time during which he ſhall have been a Miniſter of the national Church, and to the preferment and profits which he derives from it. If the reſult of his enquiries and reflections ſhould be ſuch, that he feels himſelf incapable of making the neceſſary ſubſcription with a ſafe and quiet conſcience, let him deſiſt from his intention of enrolling himſelf among the Clergy of the eſtabliſhment.

It may not be ſuperfluous to remark, that the uſe of unjuſtifiable means in gaining teſtimonials, certificates, or titles; and attempts to impoſe on the Biſhop by procuring the aſſiſtance of others in the exerciſes and compoſitions enjoined previous to ordination as trials of the candidate's abilities and attainments, can be conſidered in no other light than in that of frauds; and of frauds committed on an occaſion when every feeling of conſcience ought to be awake, and when ingenuouſneſs and integrity are particularly required.

II. We are in the next place to ſpeak of the conduct of a Miniſter of a pariſh.

But before the duties of the office are ſtated, let the young Clergyman be warned againſt reprehenſible methods of attaining the office itſelf. Under this deſcription are included all kinds of illegal and ſimoniacal proceedings, whether appearing in the ſhape of direct payments of money, of general bonds of reſignation, or of contracts to cede any actual or probable rights of the living, to lower tithes or dues, or not to augment them, or to transfer to any other perſon a portion of the produce of the benefice; and all inſincere and diſhonourable means of conciliating a patron's favour, as by pretending to concur in the peculiarities of his religious opinions, or in his ſentiments reſpecting political meaſures, the characters of individuals, ſubjects of local diſcuſſion, or other topics incidentally brought forward in converſation (*n*); by ſubmitting to be his agent in

(*n*) To ſome of the temptations here enumerated, a young Clergyman received into the families of Biſhops, or of Lay Peers, or of wealthy Commoners, as a chaplain, or as a private tutor to their children, is particularly expoſed. His ſituation indeed, whatever advantages it may poſſeſs, is a poſt of danger; and the utmoſt vigilance is neceſſary to preſerve him from gaining habits of affectation, vanity, and

in the venal traffic of elections; by ſtudiouſly becoming the conſtant companion of his field ſports; or by partaking of the intemperance of his table, and acquieſcing in ſcenes of vice, riot, and profaneneſs. In the caſe of lectureſhips, and other elective employments in the church, let no impoſition be practiſed to captivate the voters and delude their ignorance; nor let any attempt be made, if they are tradeſmen, or in more humble ſtations, to overawe their free choice by the authority and influence of men on whoſe favour they are dependent. If a living is to be held for a minor, let no reſerve or ſubterfuges be practiſed to conceal the tranſaction. And let not preferment be ſought in any caſe with a degree of anxiety inconſiſtent with a full and lively conviction of the ſuperintending wiſdom and goodneſs of Providence, and a cheerful reſignation to the will of the Diſpoſer of all events.

Among the peculiar functions of the Miniſter of a pariſh, the celebration of divine wor-

and ſelf-conceit; imbibing lofty ideas and expectations, and contracting a time-ſerving diſpoſition, and that abject deference to the Great, which is often found united with arrogance towards equals and inferiors.

ſhip naturally offers itſelf in the firſt place to our attention.

The uſual times of public worſhip ought never to be changed by the Miniſter for the purpoſe of ſuiting his own convenience, when his hearers will be incommoded or diſpleaſed by the alteration, and of courſe be apt to relax in their attendance. There are perſons in every pariſh to whoſe minds the ſlighteſt pretence is a ſufficient apology for omitting to go to church; and they who take offence at the conduct of the Clergyman often gratify themſelves by the abſurd revenge of keeping away from his inſtructions. Neither ought any portion of the duty to which the congregation has been accuſtomed, either on Sundays or on holidays, to be diſcontinued. On the contrary, if any unreaſonable deficiency has hitherto prevailed (and in particular with reſpect to the frequency of ſermons, and the recurrence of the ſacrament), a conſcientious Miniſter will be ſolicitous to obviate it for the future.

In reading the liturgy, a natural, diſtinct, and moderately ſlow pronunciation, audible

throughout

throughout the church, but not overſtrained; appropriate to the ſeveral parts of the ſervice, but free from affected emphaſis; and that earneſt and impreſſive ſolemnity of manner which proves the heart of the Miniſter to be engaged in his employment, are qualifications of the higheſt importance. This remark muſt be extended to the recital of the baptiſmal office, and of other ſimilar parts of the book of common prayer; which are ſometimes read with ſo much haſte and irreverence as to loſe all appearance of being offices of religion.

With reſpect to the compoſition (*o*) of ſermons, the only obſervations proper to be ſuggeſted

(*o*) See Archbiſhop Secker's Third Charge to the Clergy of the Dioceſe of Canterbury; and Mr. Paley's Advice to the young Clergy of the Dioceſe of Carliſle. The concluſion of the following extract from the latter performance deſerves particular attention. "I am far from re-"fuſing you the benefit of other men's labours; I only re-"quire that they be called in, not to flatter lazineſs, but "to aſſiſt induſtry. You find yourſelf unable to furniſh "a ſermon every week; try to compoſe one every month. "Depend upon it, you will conſult your own ſatisfaction "as well as the edification of your hearers; and that, "however inferior your compoſitions may be to thoſe of "others

gested in this place are, that they should be plain, and that they should be Christian discourses.

A sermon which is above the capacity of the congregation to which it is addressed is useless or disgusting. In almost every congregation the poor and unlearned form by much the larger part; and, universally, the meaning of the preacher must be caught at once, or it is totally lost. Hence the peculiar necessity of plainness in propounding the subject to be discussed, and in the manner of treating it. Our rule therefore, while it requires, in discourses addressed to ordinary congregations, a simple and perfectly obvious arrangement, and, in most cases, the professed division of the subjects into a few general heads; proscribes the bewildering multiplicity of sub-

"others in some respects, they will compensate for many "defects by a closer application to the ways and manners, "the actual thoughts, reasoning, and language, the errors, "doubts, prejudices and vices, the habits, characters and "propensities of your congregation, than can be expected "from borrowed discourses."

divisions,

divisions, frequently destitute of actual distinction, which was common among eminent divines early in the present century; together with all long and complicated sentences, obscure metaphors, refined ornaments of language and composition, learned references to Pagan philosophers and Christian fathers, and prolix digressions from the main topics suggested by the text. Let it not be said, that the effect of a close observance of this rule would be to render sermons vulgar and unimpressive. He, who conceives that simplicity of style and language has any natural connection with feebleness and vulgarity, shews himself totally unacquainted with the fundamental principles of taste and excellence in writing. He, who solicitously seeks to distinguish himself in the pulpit by a display of elegance of expression and profundity of learning, proves himself deficient in some of the leading virtues which ought to characterise a Christian Minister.

Again: Let not the sermons of a Minister of the Gospel be moral treatises appealing chiefly to maxims of natural reason and ab-

ſtract ethical ſpeculations, and neglecting the inſpired precepts and the characteriſtic doctrines of Chriſtianity. "We (*p*) have in fact "loſt many of our people to ſectaries, by not "preaching in a manner ſufficiently evangeli- "cal; and ſhall neither recover them from "the extravagances into which they have "run, nor keep more from going over to "them, but by returning to the right way, "and declaring all the counſel of God."— "Reflections (*q*) have been made upon us, of "different natures and with different views, "on account of theſe things, by Deiſts, by "Papiſts, by brethren of our own, which it "is eaſy to ſhew have been much too ſevere. "But the only complete vindication of our- "ſelves will be to preach fully and frequently "the doctrines, which we are unjuſtly accuſed "of caſting off or undervaluing; yet ſo as to "reſerve always a due ſhare of our diſcourſes, "which it is generally reported ſome of our "cenſurers do not, for the common duties of "common life, as did our Saviour and his

(*p*) Archbiſhop Secker's Charges, 3d edition, London, 1780, p. 299.

(*q*) Ibid. p. 237.

"Apoſtles.

" Apoſtles. But then we muſt enforce them " chiefly by motives peculiarly Chriſtian; I " will not ſay only by ſuch; for the Scrip- " ture adds others."

The remarks already made concerning the reading of the liturgy are applicable to the delivery of ſermons. And to them it may be added, that as preaching is that part of the public ſervice in which the Miniſter is moſt liable to be enſnared by vanity and the deſire of applauſe; it ſhould be his uniform endeavour, that all perſonal conſiderations be loſt in a deep ſenſe of the awful functions in which he is engaged.

Another very important branch of the duty of a Clergyman, yet one which, it is to be feared, is frequently neglected, is the private inſtruction of his pariſhioners. Every Clergyman, at his ordination, ſolemnly promiſes to uſe towards thoſe who ſhall be entruſted to his care, not only *public* but *private monitions, as need ſhall require, and occaſion ſhall be given.* The uſes of private inſtruction are manifold; and its place is not to be ſupplied by the moſt

able and earneſt diſcourſes from the pulpit. In his private addreſſes, the Miniſter of a pariſh reaches thoſe who abſent themſelves from his public labours; and affects others whom thoſe labours have failed to convince and reform. He ſeizes the fit moment, when the mind is diſengaged from preſſing avocations, or the heart ſoftened by calamity. He adapts his proceedings to the particular caſe of the individual; he enters into his ſituation, feelings, and habits; he obviates prejudices, he rectifies miſconceptions, he reſolves doubts, he quiets ſcruples, he repels excuſes and evaſions, the exiſtence of which he had not even ſuſpected. He comes cloſely to the point; and preſſes his arguments with a degree of ſtrict and undeviating application to the thoughts and defects of the perſon with whom he is converſing, which it would have been improper to aim at, and impoſſible to attain, in a diſcourſe delivered to a public congregation. He probes the heart to the bottom, placing before the eyes of the vicious the preciſe image of their depravity; encouraging the timid, confirming the irreſolute, and eſtabliſhing the devout in their piety;

piety; and experiencing at the ſame time, for he can ſcarcely fail in ſome degree to experience, a reciprocal impreſſion from his own precepts on his own breaſt. The inſight which a Clergyman acquires into the ſtate of his flock, in the courſe of his private exertions, is of eſſential ſervice in promoting the efficacy of his public preaching, by guiding his judgement as to the topics to be ſelected for ſermons, and as to the manner of treating them. Among the beneficial effects reſulting from private inſtruction, another muſt yet be mentioned. In proportion as this duty is leſs oſtenſibly impoſed on the Miniſter than the ſtated performance of the weekly ſervice of the church, his activity will bear, in the apprehenſion of his pariſhioners, the marks of more genuine and affectionate ſolicitude for their welfare; and will therefore be likely, while it raiſes him in their eſtimation and regard, to have a powerful influence on their hearts and conduct. And though it be a duty which a young Clergyman will find it difficult at firſt to diſcharge to his ſatisfaction, perſeverance will render it eaſier to him every day.

Private discourse on the subject of religion is particularly applicable to the sick; and is to a certain degree prescribed in the offices provided for their use in the book of common prayer. Sickness naturally disposes the mind to seriousness and reflection; and, by withdrawing its attention and loosening its attachment from the objects of the present world, fits it for estimating according to their real importance the concerns of that which is to come. A Clergyman who is deeply impressed with the awfulness of the charge which his ministry lays upon him, and remembers that "there (r) is joy in the presence of the angels "of God over one sinner that repenteth," will not suffer his parishioners to want his instructions at the moment when they are likely to be received with more than common gladness and effect. He will speak to them with plainness the great truths of the Gospel; he will adapt his exhortations, his counsel, his reproofs, to the past actions and the present state of the individual whom he addresses. And while he shews to him every mark of

(r) Luke xv. 10.

that

that compaſſionate tenderneſs which his ſituation demands, he will beware of an error into which Clergymen are not unfrequently led by miſtaken pity, that of affording groundleſs conſolations and unwarrantable hopes to the ſick; and of thus teaching their liſtening relations to believe, that a few days of ſorrow and contrition on a death-bed may be deemed ſufficient to wipe away the guilt of a long and vicious life.

But private inſtruction is not to be confined to the chambers of infirmity and diſeaſe. The healthy and robuſt are perhaps thoſe who ſtand in the greateſt need of it. They may be forgetting the reſolutions and breaking the promiſes which they formerly made in ſickneſs; or, having ſeldom been reminded of their mortality by confinement and pain, may be immerſed in worldly buſineſs or in ſinful courſes, and thoughtleſs of future judgment. Caſual meetings, and viſits purpoſely made and repeated, will afford a Clergyman many opportunities of endeavouring to awaken and reclaim them. He makes the attempt perhaps, and fails. It was his duty however to

make it. And how does he know but that the ſeed which he has ſown, though now it appears inert and lifeleſs, may ſpring up and bear fruit hereafter? Let him not deſpair too ſoon, nor content himſelf with a ſingle trial. Circumſtances may change for the better, and a ſecond or a third effort be ſucceſsful. It was undoubtedly the direction of our Saviour to the firſt preachers of his religion, "not to caſt "their pearls before ſwine;" and it is a direction ſtill to be remembered. But thoſe whom God permits to live, his Miniſters ſhould be very ſlow to pronounce irreclaimable. A conſcientious Clergyman will bear in mind, that the ſalvation of the illiterate and indigent man is not leſs valuable in the ſight of God than that of the rich and the learned; and will not be led by pride to neglect the poor, or to treat them with ſuperciliouſneſs in the courſe of his private inſtructions. Neither will he be deterred from privately addreſſing particular individuals among his pariſhioners, on the ſubject of vices with which they are notoriouſly chargeable, by the mere circumſtance of their being wealthy, or in elevated ſtations, or voluntary contributors to his own

annual

annual emoluments. Honeſt and diſintereſted boldneſs in the path of duty is one of the firſt qualifications of a Miniſter of the Goſpel. But let his whole conduct be the evident reſult of piety and conviction, and plainly animated by the ſpirit of brotherly love. Let his admonitions be conveyed in a ſuitable manner, and at ſeaſons prudently choſen; and let them, in general, be kept permanently ſecret from the world. Let him neither be diſconcerted nor irritated by neglect; nor even by open rudeneſs, contempt, and injurious recrimination. A calm and mild endurance of ſuch treatment is his duty as a Chriſtian; and in the end it may contribute to produce, what in many ſimilar inſtances it has been acknowledged greatly to have forwarded, a change of heart and life in the culpable party, unable to forbear from ſubſequent reflection on the difference between the ſpirit and conduct of his adviſer and his own, and on the principles from which that difference aroſe.

The inſtruction of young perſons previouſly to their being confirmed is an important branch of clerical duty. Let no one follow

the blamable and pernicious example of thoſe Clergymen, who, after hearing each of the children utter a few ſentences in haſte and by rote, give them tickets for confirmation as a matter of courſe. Care ought to be taken not merely that they ſhall be able accurately to recite the church catechiſm, but that they ſhall be competent to give a clear account of the doctrines and of the leading precepts which it contains; and ſhall alſo underſtand the full import of the rite in which they are about to bear a part. Numbers of them will be altogether deficient in theſe qualifications, if the Clergyman is too indolent or too careleſs to take the pains of repeatedly directing the attention of parents to the ſubject; and of explaining to the children in familiar language the ſeveral parts of the catechiſm, and of the office of confirmation; and of again and again examining them individually before they are preſented to the Biſhop. The impreſſions thus made on their young minds may frequently be ſtrengthened and rendered durable by ſubſequent converſation and advice.

The

The catechiſing of children is a practice required by the canons from the Miniſter of a pariſh. In many places the backwardneſs of parents to ſend their children, joined to other cauſes, has occaſioned it to be diſcontinued. The inſtitution of Sunday Schools is admirably adapted to remedy this defect; and on that account, as well as by accuſtoming the riſing generation to regular attendance on public worſhip, and to habits of early piety, deſerves the warmeſt ſupport of the parochial Clergy. Every Miniſter of a pariſh, in which no Sunday ſchool is eſtabliſhed, ſhould make it his object to procure the immediate eſtabliſhment of one or more, unleſs ſome very peculiar circumſtances render the plan unneceſſary; and when they are eſtabliſhed, he ſhould carefully ſuperintend them. He will there find a number of catechumens collected before him. By occaſional, yet ſufficiently frequent, examinations he will enſure their being taught not merely to repeat, but to underſtand; and by the judicious diſtribution of little rewards will excite a laudable deſire to excel in regularity, diligence, obedience, knowledge, and piety. Where charity-ſchools of other deſcriptions

 exiſt,

exiſt, the Clergyman of the place, by beſtowing ſimilar attention upon them, commonly performs an office no leſs acceptable to the truſtees, than beneficial to the young perſons concerned.

St. Paul's admonition to Archippus, "Take "heed to the miniſtry (*s*) which thou haſt "received in the Lord, that thou fulfil it," ſhould be regarded by every Miniſter of the Goſpel as addreſſed to himſelf. A Clergyman, by frequently comparing his conduct (*t*) with the engagements into which he entered at his ordination, may diſcern how far he fulfils his miniſtry. But there are few methods by which he can form a truer eſtimate of the degree in which he diſcharges his duty, than by conſidering what would be the conduct of

(*s*) Coloſſ. iv. 17.

(*t*) A ſettled habit of carefully reading the office of ordination, and inſtituting this compariſon at certain periodical ſeaſons, as in the Ember weeks, in every year, is earneſtly and with great juſtice recommended by Archbiſhop Secker in his Inſtructions to Candidates for Orders; and by Biſhop Burnet in his Paſtoral Care; Glaſgow 1762, p. 101, 102. What is not done at ſtated times is too often not done at all.

St.

St. Paul, if now alive, and placed in all refpects in his circumftances and fituation. The conduct which the Apoftle required of Chriftian Minifters in his own time is ftated in the directions (directions equally applicable at the prefent day) which he gave to his favourite pupil. "I charge (*u*) thee before God and the "Lord Jefus Chrift, who fhall judge the quick "and dead at his appearing in his kingdom; "preach the word; be inftant in feafon, out of "feafon;" (not only at the ftated periods of worfhip, but at all other times when fit opportunities occur; not only when your exertions will be taken kindly, but even when they will raife difpleafure and give fome offence, if yet they appear likely on the whole to do good;) "re-"prove, rebuke, exhort, with all longfuffering "and doctrine." "Be thou an (*x*) example "of the believers, in word, in converfation, in "charity, in fpirit, in faith, in purity. Give "attendance to reading, to exhortation, to "doctrine; meditate upon thefe things; give "thyfelf wholly to them, that thy profiting "may appear unto all. Take heed unto

(*u*) 2 Tim. iv. 1, 2. (*x*) 1 Tim. iv. 12—16.

"thyſelf and unto thy doctrine; continue in "them; for in doing this thou ſhalt ſave both "thyſelf and them that hear thee." How ſtrictly conformable the conduct of St. Paul himſelf was to theſe injunctions appears incidentally in various parts of his own writings; and ſtill more clearly in the book of the Acts of the Apoſtles. Hence he could confidently appeal to the elders of the Church of Epheſus, when he bade them farewell with a foreboding that he ſhould never ſee them more, for their teſtimony of his zeal and perſeverance in the execution of his office; taking them to record (*y*), that for the ſpace of three years during which he had been among them, "he had not "ceaſed to warn every one night and day "with tears; that he had kept back nothing "that was profitable unto them, but had "ſhewn and taught them publicly, and from "houſe to houſe; and that he was (*z*) pure "from the blood of all men, for that he had

(*y*) Acts, xx. 17, &c.

(*z*) So Ezekiel, c. iii. ver. 17, 18. "Son of man, I "have made thee a watchman to the houſe of Iſrael.—If "thou ſpeakeſt not to warn the wicked from his wicked "way to ſave his life, he ſhall die in his iniquity, but his "blood will I require at thy hand."

"not ſhunned to declare unto them all the "counſel of God." Well therefore, after the example which he had given them, might he deliver to them, and through them to the Miniſters of the Goſpel in all ages, that ſolemn charge: "Take heed unto yourſelves, and to "all the flock, over which the Holy Ghoſt "hath made you overſeers, to feed the church "of God, which he hath purchaſed with his "own blood." And well might he exclaim with holy joy, when, believing the time of his departure to be at hand, he looked back on his paſt labours: "I have fought a good "fight (*aa*); I have finiſhed my courſe; I have "kept the faith. Henceforth there is laid up "for me a crown of righteouſneſs, which the "Lord, the righteous Judge, ſhall give me at "that day."

Among St. Paul's inſtructions to Timothy, which have recently been quoted, we find this direction, that he ſhould be "an example of "the believers;" that he ſhould exhibit in his own life a ſhining pattern of all thoſe Chriſtian virtues which he inculcated on his hearers. A direction of the ſame kind is given by St.

(*aa*) 2 Tim. iv. 7, 8.

Paul to Titus, with an intimation of the beneficial consequences which the obſervance of it would produce in ſilencing and in precluding calumnious imputations, which would otherwiſe at once affect the preacher himſelf, and prevent the reception and effect of his doctrine. "In all things (*bb*) ſhew thyſelf a pattern of "good works; in doctrine ſhewing uncor-"ruptneſs, gravity, ſincerity, ſound ſpeech that "cannot be condemned; that he that is of "the contrary part may be aſhamed, having "no evil thing to ſay of you." Our Saviour had previouſly given ſimilar inſtructions to his Apoſtles; and had expreſsly pointed out the influence which their virtuous lives would have in promoting the diffuſion of Chriſtianity. "Let your light (*cc*) ſo ſhine before men, that "they may ſee your good works, and glorify "your father which is in heaven." The effects of poſitive vice in the conduct of a Clergyman are baneful in a meaſure beyond computation. Thoſe who are enemies to the Chriſtian faith will not fail to ſeize the advantage afforded them; they will aſcribe to the clerical order in general the faults of

(*bb*) Titus, ii. 7, 8. (*cc*) Matth. v. 16.

the

the individual; they will profefs, perhaps they will believe, that he who openly difregards the precepts of the religion which he teaches, knows it to be an impofture; and will thus be confirmed and hardened in their own (*dd*) infidelity. Thofe Chriftians who are

(*dd*) On this point the authority of Bifhop Burnet is very ftrong. Speaking of unbelievers (Preface to the Paftoral Care, Glafgow, 1762, p. 13), he fays: "Now this I am "forced to declare, that having had much free converfa- "tion with many that have been fatally corrupted that way, "they have very often owned to me that nothing promoted "this fo much in them, as the very bad opinion which "they took up of all Clergymen of all fides: they did not "fee in them that ftrictnefs of life, that contempt of the "world, that zeal, that meeknefs, humility, and charity, "that diligence and earneftnefs with relation to the great "truths of the Chriftian religion, which they reckoned "they would moft certainly have if they themfelves firmly "believed it: therefore they concluded that thofe, whofe "bufinefs it was more ftrictly to inquire into the truth of "their religion, knew that it was not fo certain as they "themfelves for other ends endeavoured to make the "world believe it was; and that though for carrying on "of their own authority or fortunes, which in one word "they call their trade, they feemed to be very pofitive in "affirming the truth of their doctrine; yet they in their "own hearts did not believe it, fince they lived fo little "fuitably to it, and were fo much fet on raifing them- "felves by it, and fo little on advancing the honour of "their profeffion by an exemplary piety."

leading immoral lives will not omit to juſtify their vices by the example of their Miniſter; and will probably conclude, in oppoſition to his ſtricter language from the pulpit, that the Goſpel, having no higher aim and purpoſe than to raiſe its followers to a certain moderate degree of virtue, ſpeaks of the neceſſity of univerſal holineſs merely with a view of bringing them up to the requiſite ſtandard; and that if men lead tolerably decent lives in moſt reſpects, not much inquiry will be made hereafter concerning the indulgence of a few favourite ſins. The radical principle of the Chriſtian Religion itſelf will thus be diſcredited and rendered inefficacious by his immorality. And further, his influence in his pariſh will be loſt; his character will be rendered contemptible; his capacity of diſcharging his official duties with effect will be radically impaired; his public inſtructions, if he is not abandoned beyond compunction, will be narrowed and enervated by ſecret ſhame; and private admonitions he will not dare to deliver, for fear of being anſwered by juſt recrimination. Effects nearly ſimilar to thoſe which have been deſcribed will be produced by the conduct of a Clergy-

man, who, without having his character ſtained by prominent wickedneſs, is devoid of the genuine ardour of piety, ſleeps torpidly on his poſt, and limits his exertions to the duties which law and cuſtom render indiſpenſable. Failings however which fall ſhort of groſs vice and ſcandalous neglect of duty are ſufficient to lower in a very great degree the credit of a Clergyman, to diminiſh the utility of his labours, and to countenance general imputations on his order, and on Chriſtianity. The eyes of men are upon him, ſolicitous to pry into his defects and weakneſſes. Habits and actions, which paſs uncenſured in perſons of other profeſſions, will be noticed in him, not merely with that ſuperior degree of blame which they deſerve in conſequence of the nature of his office, but often with extreme and unmerited ſeverity. Hence the duty of "avoiding all appearance of evil," even of the ſlighter degrees of evil, is particularly incumbent on him. If he ſhews marks of levity and affectation in his manners, or of lurking vanity in his dreſs; if he is fond of gratifying his palate with delicacies, and becomes a critic in the ſcience of eating and drinking; if he is

is noted for attachment to field diverſions, or frequents the circle of diſſipated amuſements; thoſe, who are in their hearts the leaſt anxious for the character of the clerical profeſſion, will be among the foremoſt to expoſe him to ridicule and ſcorn.

In every part of his private and domeſtic conduct, a Clergyman who is ſincerely deſirous of leading others to obey the Goſpel will ſhew himſelf deeply penetrated with a ſenſe of religion. He will earneſtly endeavour, as he is directed by (*ee*) St. Paul, and as he has promiſed at his ordination, "to (*ff*) frame "and faſhion his family, as well as himſelf, "according to the doctrine of Chriſt, that "both may be wholeſome examples and pat-"terns to his flock." His manner of living will not only be ſuited to his circumſtances, but characteriſed by moderation, plainneſs, and ſobriety; his children will be trained to early piety and an intimate knowledge of the Scriptures; and his whole houſehold habitually excited to the fear and love of God by

(*ee*) 1 Tim. iii. 4, 5. 11, 12.

(*ff*) See the Office of Ordination.

family

family prayer, as well as by a conſtant attendance on the public duties of Chriſtianity. He will recollect how greatly the influence of temptations is increaſed by the faſcinating power of habit and example; and will be ſteadily on his guard againſt the effect of the bad cuſtoms, to which local circumſtances may particularly expoſe him. The village Clergyman and the Miniſter of a pariſh in a large town have their common trials: each however has trials almoſt excluſively his own. Thus the former may be tempted by the obſcurity of his poſt to become remiſs in his profeſſional exertions. The latter may be ſeduced by the conſpicuouſneſs of his ſtation into a parade of diligence and piety. Or the former may be led by neighbouring ſquires and wealthy farmers into their attachment to field-ſports, and meetings of noiſy intemperance. The latter is ſubject to the contagion of more refined luxurioufneſs of living, and to the baneful effects of the continually recurring card-table. The former ſometimes contracts a ruſticity of manners and a coarſeneſs of ideas and phraſeology, which render whatever virtues he may poſſeſs leſs engaging. The latter, eſpecially if young,

not unfrequently becomes foppifh and conceited; corrupted by affectation; and glad to convince his affociates that he is fuperior to what they term the *ftiffnefs* of his profeffion, and what he ought to regard as the purity of a Chriftian. Whatever be the fituation of a Clergyman, let him on the one hand be cautious and felect in his fociety, and maintain, on the other, a friendly and familiar intercourfe with all claffes of his parifhioners, without fervility towards the rich, or arrogance towards the poor. He will not omit, if he be truly pious, thofe occafions, which the courfe of cafual converfation even in mixed companies not unfrequently affords, of diffuading from folly, extravagance, and vice; fometimes by a direct comparifon of the purfuits and practices in queftion with Chriftian principles; and fometimes, as the time and circumftances may render advifable, by a lefs pointed reference to religion, and a more ample ftatement of the prefent uneafinefs and mifery which they produce. He will always be ready, either when folicited, or, if fit opportunities prefent themfelves, without folicitation, to affift his parifhioners with his counfel and advice, to

conciliate

conciliate differences, and to prevent contention. He will be liberal, as far as his situation will possibly admit, in charity to the poor, and especially to the sick; adapting the relief which he affords (*gg*) to their several wants. These acts of compassion and kindness are not only of great advantage to the persons who are the objects of them; but they also conciliate to a clergyman that general respect and esteem, which adds double force to his public and private instructions.

The character and conduct of the wife of a Clergyman is of high importance, not only to his domestic comfort and his personal improvement in Christian virtue, but also to the

(*gg*) It sometimes happens that a Clergyman possesses sufficient medical knowledge to enable him to assist many of his poor parishioners with the gift of some simple medicines. But he who exercises liberality in that way ought to be extremely on his guard against doing harm: and unless the ailment be both obvious in its nature and moderate in degree, will usually do the most good by employing the help of a medical person. The distribution of bibles, prayerbooks, and small religious tracts may commonly be one very useful branch of a Clergyman's charity.

caufe of religion and the influence of his profeffional labours. In addition therefore to the obligations by which every man is bound in the fight of God to make it his object to felect a partner, qualified by fteady piety and benevolence of heart to encourage himfelf, and others who may be witneffes of her conduct, in a life of holinefs and good works; the Minifter of the Gofpel ought to be actuated by motives of duty peculiar to himfelf. How can he reafonably hope to fulfil his folemn promife of framing and fafhioning his family according to the doctrine of Chrift, and in fuch a manner that it may be a wholefome example and pattern to his flock, if he places at the head of it a model fo imperfect that difadvantage rather than benefit is likely to refult from the imitation of it? How can he hope that his children and fervants will be habitually trained and exercifed in the ways of religion; if he by his own injudicious choice has provided for them a mother and a miftrefs, little impreffed with the fupreme importance of having in all things the glory of God in view, of fetting her affections on things

above,

above, not on things on the earth? Will his exhortations to fober-mindednefs and humility be equally feconded by the proceedings of his wife, whether fhe be addicted to finery, expenfive, arrogant, and diffatisfied, or of a meek and modeft and contented fpirit? Will fhe equally encourage him to acts of liberality towards the poor, whether fhe be of a grudging or of a charitable temper? Will he find it eafy to continue on kind terms and in habits of frequent and friendly intercourfe with his neighbours, if his wife diflikes and defpifes them? Will it be no obftacle to his plans of doing good, if he is thwarted inftead of meeting with co-operation at home? Will not every material failing in his wife's difpofitions and practice be likely to prove an impediment to the full exercife on his part of the oppofite virtue? There have been inftances in which the wifhes of the wife of a Clergyman have interfered to fuch an extent with the duties of her hufband, as to induce him to abandon his proper place of refidence and the parifh committed to his care, that he might live in a fpot where her paffion for gay fociety and cards and public diverfions

might

might be more eaſily and more largely gratified.

Abuſes which take place in the adminiſtration of parochial affairs may frequently be corrected by the prudent interpoſition of the Clergyman; and by his influence with thoſe who are either not intereſted in their continuance, or not obſtinately averſe to co-operate in redreſſing them. Of this nature are partiality in the diſtribution of money collected at the ſacrament; the careleſs management or perverſion of charity eſtates; and the neglect ſometimes ſhewn by overſeers towards poor families in real diſtreſs. But a Clergyman, it muſt be admitted, will in common do wiſely in refraining from entering deeply into the adminiſtration of the buſineſs of the pariſh, except in ſtrong caſes; ſince otherwiſe he may not improbably excite a degree of prejudice and odium againſt himſelf ſufficient greatly to impede the effect of his labours in his peculiar ſphere. His interference has a marked propriety, when they whoſe immediate concern it is to maintain the church in ſubſtantial repair, and in a ſtate of neatneſs, and well furniſhed

niſhed with books and other appendages of divine worſhip, are inattentive to their duty. But let him take care that his pariſhioners may not be ſupplied with a pretext for excuſing their own parſimony, by finding him tardy or avaricious in repairing that part of the fabric, the ſupport of which is by law required of the Miniſter; or by ſeeing him impoveriſh and commit waſte on his glebe, and ſuffer his parſonage houſe and the buildings annexed to it to fall into decay, leaving his ſucceſſors to the inadequate remedy of (*hh*) dilapidations. On the contrary, while he is cautious not to lay a burthen on future incumbents, by making the houſe which they are to inhabit too large

(*hh*) This remedy is often imperfect, when the deceaſed Clergyman has left property ſufficient to anſwer every demand. For his ſucceſſor may find himſelf obliged to accept from the executors what is by no means a compenſation, rather than incur the charge of urging his juſt claim by courſe of law. And if he reſorts to the law, though he may recover what, if applied in time, would have prevented the damage from taking place; he can ſcarcely expect to gain what will fully repair it, or to gain any thing without expence. The money recovered muſt be expended on the buildings within two years. Blackſtone, iii. 91.

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in proportion to the income of the living; let him improve it, if he is a man of affluence, to the extent of that limit, for their ſakes if not for his own (*ii*).

There is no circumſtance which ſo often diſturbs the harmony that ſhould ever ſubſiſt between a Clergyman and his pariſhioners, as contention reſpecting tithes. Many objections are urged, and not without reaſon, againſt this mode of providing for the Clergy, as being injurious to the progreſs of agricultural induſtry. But this is the leaſt important of its bad effects. The heart-burnings excited by it, the heats, the animoſities, the quarrels, the ſpirit of rooted averſion long ſurviving the conteſt which produced it, and frequently diſplaying itſelf in an obſtinate deſertion of public worſhip ſo long as the obnoxious Miniſter continues on the living; theſe are conſequences which in their tendency are ſub-

(*ii*) To ſuggeſt to a Clergyman the neceſſity of ſcrupulous care in keeping the parochial regiſter may ſeem too minute a caution. But the greateſt attention ought to be ſhewn to render a record complete and accurate, the teſtimony of which may be deciſive in future litigations.

verſive of all religion, and ſtrike at the root of the very purpoſe for which eccleſiaſtical eſtabliſhments are inſtituted. Until ſome more eligible method of ſupporting the Clergy is adopted by the Legiſlature, it remains the duty of every Clergyman to endeavour to obviate the evils attending that which (*kk*) now ſubſiſts. But kindneſs on the part of a Clergyman in conſulting, even at ſome loſs to himſelf, the convenience of his pariſhioners in the management of his tithes; and that

(*kk*) The following extract from Dr. Aikin's deſcription of the country round Mancheſter, 1795, 4to. p. 220, points out a defect in the mode of providing, in certain circumſtances, for the ſupport of Clergymen, which is worthy of notice, and ſeems capable of being eaſily remedied. "The advance of population in the pariſh of "Eccles has been attended with a due care reſpecting "public worſhip, and the religious education of children. "Two new chapels of eaſe have been built ſince the "year 1775 at Pendleton and Swinton, with competent "ſalaries for the Clergymen from ſeat-rents. In this "mode of providing the Miniſter's ſtipend in new-erected "churches and chapels there does not appear a ſufficient "recollection of the decreaſing value of money; or a re-"quiſite proviſion to obviate its effects by a clauſe in the "Conſecration Deeds to authoriſe a proper advance of the "ſtipend, as circumſtances may require, by the direction "of the Biſhop, or otherwiſe."

cautious moderation in his demands (*ll*), which not only implies a mind untainted by avarice, but a ſolicitude likewiſe to make every reaſonable ſacrifice rather than to have the ſphere of uſefulneſs narrowed by diſſenſions, is by no means always ſufficient to ſecure him from the neceſſity of conteſt. The rights which are invaded or withheld may be of ſo much importance to himſelf; and alſo to his ſucceſſors, for whom he is bound to regard himſelf as in ſome reſpects a truſtee; that he may be obliged in conſcience to defend or reclaim them, at the riſk, or even with the certainty, of conſiderable expence. He ſhould abſtain however from making any demand, until he has laid the matter before able adviſers, and has ſufficient ground to be ſatisfied that it is juſt and reaſonable. And in endeavouring to attain his object, let him try the effect of private repreſentations to individuals; of public diſcuſſion with the parties aſſembled;

(*ll*) It is juſtly alleged as a proof of the general moderation of the Clergy on the ſubject of tithes, that of ſeven hundred ſuits on account of tithes brought by them into the Court of Exchequer from the year 1660 to 1713, ſix hundred were decided in their favour. Secker's Charges, p. 129.

bled; of propofals of referring the matter to arbitration; in fhort, of every method, rather than of law. If compelled to apply to a Court of Juftice as his laft refource, let him ftill be careful to retain a kind and Chriftian temper towards all his opponents, and to make due allowances for prejudices and illiberality refulting from ignorance, ftupidity, and fufpicion. In every period of the fuit let him be ready to offer and to embrace fair plans of accommodation. And if the ftruggle is at length terminated by a judicial decifion, let him not be improperly elated by fuccefs, nor depreffed and foured by difappointment.

Coldnefs and diflike are fometimes found to fubfift between a Clergyman and fuch of his parifhioners as diffent from the eftablifhed church. It is the part of the former to beware left any portion of it fhould arife from faulty difpofitions or conduct of his own. He will remember that the Bible is open to every Chriftian; that thofe who differ from him in religious opinions have an unqueftionable right to judge for themfelves; and that

"to their own maſter they ſtand or fall." Mindful that he is himſelf continually liable to decide amiſs, and abhorring all tyranny over the conſciences of men; yet neglecting no fit opportunities of pointing out with modeſt frankneſs, to all whom he deems in error, whatever he thinks materially wrong in their faith and practice; he will be "gentle "unto all men (*mm*), in meekneſs inſtructing "thoſe that oppoſe themſelves;" and reſorting to that moſt effectual method of preventing thoſe under his care from falling off to other ſects, zealous induſtry in the diſcharge of his profeſſional duties of every kind, he will cheriſh in his own breaſt, and ſtrive to diffuſe

(*mm*) 2 Tim. ii. 24, 25.

The truly Chriſtian ſpirit exhibited in the following paſſage of Archbiſhop Secker's Oratio Synodalis, p. 365, cannot be ſufficiently applauded and inculcated. "Palam "faciamus nos in omnes utcunque diverſa ſentientes benevolè animatos eſſe, ut quidem ſumus. Quotuſquiſque "enim eſt noſtrûm, quin hanc rem ſic ſecum reputet? "Errat quiſpiam? Mirum ni et ego: ſed aut vocabulo "tantùm, aut ſi re, innoxiè. Errat vehementèr; ſed non "continuò eſt hæreticus. Hæreticus eſt: ſed Chriſtianus tamèn. Nè Chriſtianus quidem: ſed homo ſaltèm. Homo malus forſitàn: ſed qui poterit in melius "mutari. Fac denique non poſſe: Deus vindicabit."

among

among Chriftians of all perfuafions, a fpirit of peace, harmony, and brotherly love. If he fhould chance to be treated by diffenters of any denomination with contempt, afperity, and the fournefs of prejudice, let him not be drawn into the fatal miftake of conceiving that evil paffions in others will vindicate animofity or a want of benevolent feelings on his part. By unfeigned, unoftentatious, and uniform mildnefs of temper and complacency of behaviour, let him conftrain thofe who differ from him to confefs, whatever they may think of his doctrinal opinions, that he has imbibed from the Gofpel the fpirit of a Chriftian.

The foregoing ftatement of the various duties of a parochial Minifter clearly implies the general obligation of refidence. Habitual refidence on the fpot is effential to his being able effectually to perform them. He who grafps at the revenue of a benefice, and ftudies to evade the perfonal difcharge of the various functions which that revenue is intended to reward, and the performance of thofe momentous duties to God and man, which by accepting the living he has undertaken, evinces

either a moſt culpable neglect of proper conſideration, or a callous depravity of heart. Preference to another part of the country; fondneſs for particular ſociety; attachment to particular habits of life; vicinity to hereditary or other private property; overſtrained apprehenſions on the ſcore of health; facility on the part of the Dioceſan, whether pardonably reſulting from infirmities, or ariſing, as it will ſometimes be found to ariſe, from culpable remiſſneſs; theſe alſo are motives and temptations to non-reſidence which no conſcientious man can ſeriouſly examine without perceiving that they ought to be ſtedfaſtly reſiſted. It is at the option of a Clergyman whether he will accept the preſentation offered to him, or decline it. Better and wiſer is it to decline the charge than not to fulfil the duties annexed to the acceptance of it. Among the circumſtances moſt unfavourable to the uſefulneſs and even to the duration of the eſtabliſhment, the frequent recurrence of pariſhes little acquainted with their proper Paſtors claims a very conſpicuous place. How far a temporary or permanent exemption from the general rule of reſidence, in addition to

thoſe

thoſe which the laws of the land (*nn*) expreſsly allow, may be reaſonably granted in a particular caſe, is a point to be decided by the Biſhop of the dioceſe. But ſuch exemptions will never be ſought by a conſcientious Clergyman, except under extraordinary circumſtances. A Curate has neither the authority in inſtructing and reproving which the actual poſſeſſor of the living has, nor the ſame ability to be charitable. He is not improbably a much younger man, and commonly therefore has leſs knowledge and experience; and is leſs

(*nn*) "There are indeed caſes in which the law diſ- "penſes with holding two livings, and by conſequence "allows abſence from one. But perſons ought to con- "ſider well, ſuppoſing they can with innocence take the "benefit of that law, whether they can do it on other "terms than their diſpenſation and their bond expreſſes, "of preaching yearly thirteen ſermons, and keeping "two months hoſpitality in the pariſh where they reſide "leaſt. For the leave given them on theſe conditions "is not intended to be given them, however legally valid, "if the conditions are neglected; always excepting where "*juſt* impediments happen. There are caſes likewiſe in "which the non-reſidence of perſons who have only one "living is permitted by law. But ſome of theſe alſo are "put under limitations, beyond which the permiſſion doth "not reach." Secker's Charges, p. 211.

likely to be impreffed with a ftrict and ferious fenfe of his momentous duties. And the uncertainty of his continuance in the cure leffens the force of feveral fubordinate incitements to induftry and exemplary conduct. It is even better however, in general, that a Clergyman fhould never vifit his parifh at all, but have his place fupplied by a refident Curate; than that he fhould live at the diftance of fix or eight miles from it, and from thence take the whole care of it himfelf. For the confequence of the latter method will almoft invariably be, that he will foon ceafe to vifit his parifhioners except on Sundays, and in very preffing cafes at other times. They who have refided at the diftance of two or three miles only from their parifh, know how many real impediments even that fmall diftance creates to the difcharge of the duties of private inftruction, and of friendly and improving intercourfe; and how many pleas it fupplies for indolence and neglect. If fome caufe, intrinfically juftifiable in itfelf, and recognifed by proper authority, prevents a Clergyman from refiding on his living; the importance of the duties to be performed by a

fubftitute,

ſubſtitute, and the difficulty both of finding a perſon diſpoſed to perform them with Chriſtian zeal and activity, and of diſmiſſing a Curate however careleſs and inattentive, if at the ſame time he executes the functions preſcribed by law, and is not guilty of flagrant and notorious vice; theſe are conſiderations which ſhould render the non-reſident Miniſter much more ſcrupulous than is often the caſe in the choice of his deputy. The Curate ought to be encouraged in the diſcharge of his duty by a liberal (*oo*) recompenſe. Nothing is more equitable than that he who undergoes the labour, ſhould enjoy an ample ſhare of the revenues of the office. In addition to his ſalary he ought alſo to have the

(*oo*) The power of Biſhops in appointing the ſalaries of Curates has lately been conſiderably enlarged by an excellent Act of Parliament. It may be hoped that one of the effects of this Act, in addition to that of promoting the comforts of a moſt uſeful body of men, will be to encourage reſidence on the part of the beneficed Clergy. It would perhaps have been very advantageous to the cauſe of religion, had a more ample diſcretionary power been committed to the Prelates in the caſe of large livings; authoriſing them to aſſign to the Curate, and eſpecially on the non-reſidence of his Principal, a ſtipend proportioned to the actual value of the benefice.

free

free uſe of the parſonage; both that he may be provided with a comfortable habitation, and that the building may be preſerved in a fit ſtate, as to ſubſtantial repair and cheerful neatneſs, for future poſſeſſors of the living. The incumbent however, if it be poſſible, ſhould reſide occaſionally; and at any rate ſhould keep a ſuperintending eye over the conduct of the Curate, that he may ſtimulate, encourage, and adviſe him, as circumſtances may require. He ſhould alſo appropriate ſome part of the profits which he receives himſelf from his living, to the benefit of the poor. And if he can properly conſign the allotted ſum to the diſpoſal of the Curate, the diſtribution of it will give the latter additional weight and eſtimation in the pariſh.

One of the ſtrongeſt objections againſt pluralities (*pp*), in the caſe where two pieces of preferment with cure of ſouls, either of which would be a decent ſupport to a ſeparate incumbent, are given to one Clergyman, is the

(*pp*) See "Conſiderations on Pluralities," ſubjoined to a volume of poſthumous Sermons, by Mr. Diſney; London, 1788; and the Life of the Author prefixed.

conſe-

confequence which naturally follows; that he muft be abfent at leaft half the year from one of the parifhes. A confiderate Minifter of the Gofpel will be very flow to place himfelf in a fituation which adds to the charge for which he is refponfible, and diminifhes in an equal proportion his ability to fulfil it. And independently of this circumftance, a Clergyman, whofe heart is fixed on its proper objects, will not only reject with abhorrence the idea of practifing fervile and unchriftian arts to advance himfelf in his profeffion; but will never be eager and very anxious for the acquifition of preferment. Even if a place in the higheft rank of ecclefiaftical promotion be at his option, he will be guided, as to accepting or declining it, by the refult of a ferious and unprejudiced enquiry into his fitnefs for the office, the temptations with which it will be accompanied, and their probable effects on himfelf and on his family (*qq*).

A Cler-

(*qq*) "Nec indecorè appetentes erimus (modò fapere, "& benè audire, atque adhiberi feriis negotiis cordi eft) "aut dulcis lucelli, aut gradus cujuflibet altioris. Non "funt, experto credite, non funt tanti vel honores, vel "reditus ampliffimi ecclefiafticis deftinati, ut a quopiam "enixè

A Clergyman ought to cultivate a friendly and edifying intercourſe with his clerical brethren; and freely to impart, when opportunities occur, to younger members of the profeſſion the benefits of his counſel and experience; and, as far as his circumſtances allow, to contribute to the relief of his diſtreſſed fellow-labourers in the Goſpel, and of their indigent widows and orphans. Let him be moderate in demanding, juſt in paying, and impartial in arbitrating, dilapidations; and careful to ſecure to his ſucceſſors the poſſeſſion of all papers, records, and other documents, which may be of uſe to them in aſcertaining or ſupporting the rights of the living (*rr*); particularly if thoſe rights are likely to be brought into queſtion hereafter through any agreement or tranſaction of his own. But let not miſtaken good-nature, nor the fear of giving offence, nor the difficulty of repelling importunate ſolicitation, lead him to be guilty of falſehood, and to impoſe on his Dioceſan, by ſigning an unmerited

" enixè cupiantur. Multum habent ſollicitudinis, non " parùm forsàn invidiæ; veræ delectationis nihil, niſi " quotiès occurrit, occurrit autèm raró inſignis, benefa- " ciendi occaſio." Secker's Oratio Synodalis, p. 368.

(*rr*) See Secker's Charges, p. 155—157.

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teſtimonial, or a fictitious title, for any of his brethren; or for any perſon who ſolicits admiſſion into orders. In many caſes from neceſſity, and in almoſt all caſes from habit, a Biſhop repoſes very great confidence in the accounts which he receives from his Clergy concerning thoſe who ſeek admiſſion into orders, or employment and advancement in their profeſſion. If unworthy men therefore are ordained, or inveſted with offices in the church (events which are no leſs misfortunes to the perſons themſelves, than to thoſe placed under their care, and to the general intereſts of religion and virtue), much diſgrace and much criminality attaches itſelf to the conduct of the Clergymen, who by careleſs indifference, or by artifice and fraud, have contributed to place them in their reſpective ſituations. Theſe are conſiderations which deſerve more attention than they commonly obtain.

A Clergyman is bound by the nature of his profeſſion, and by his expreſs promiſe at his ordination, to be diligent in ſearching the Scriptures, to make them his leading ſtudy,

and

and to avail himſelf of collateral aids towards underſtanding them. The knowledge with which he entered into orders, if left to itſelf, will rapidly decline. From thoſe who are bleſt with greater abilities and the enjoyment of more leiſure than others of their brethren, greater progreſs in critical erudition, deeper reſearches into eccleſiaſtical hiſtory, a more intimate acquaintance with the writings of the primitive fathers of the Chriſtian church, and a more accurate inſight into the ſeveral objections urged againſt Chriſtianity by modern unbelievers, may juſtly be expected. There are few however who cannot procure for their improvement in ſcriptural knowledge the aſſiſtance of uſeful commentators; in conſulting of whom, no extraneous circumſtance, as their being antient or modern, foreign or domeſtic, belonging or not belonging to the church of England, ſhould be permitted to prejudice the judgment againſt ſound argument and truth. But a regular ſtudy of the Bible, undertaken with the practical deſign of warming the heart with ſentiments of piety and holineſs, is ſtrictly required of every Clergyman. He who poſſeſſes not a devout frame of mind,

devout views, and devout affections, will labour with little earneſtneſs to inculcate them on others. But he who is governed by a principle of ſteady and habitual piety, will feel the enlivening influence of it in every part of his conduct; in his public and in his private exertions as a Miniſter; in performing divine ſervice; in compoſing ſermons; in delivering them from the pulpit; in the ſuperintendence of youth; in argumentative and in perſuaſive converſations on religious ſubjects with the intelligent; in familiar admonitions to the poor man, when he viſits him in his cottage, overtakes him going forth to his labour, or meets him returning from the field. And how ſhall this devout temper be attained by him, who neglects continually to impreſs on his memory the precepts and the bright examples of piety recorded in the Scriptures; the inſtructions and the animating lives of Patriarchs, of Prophets, of Apoſtles; and, above all, the commandments and the character of Jeſus Chriſt? Thoſe are the ſources from which are to be drawn that grateful love of God, that deſire to be rendered an inſtrument of his glory, that affectionate

zeal for the ſalvation of men, that earneſt aſpiring after perſonal holineſs as an indiſpenſable preparative for eternal felicity; which, if they ought to be the principles conſtantly predominant in every human heart, cannot be abſent without peculiar guilt from the heart of the Miniſter of the Goſpel. Thoſe are the ſources from which are to be learned ſtedfaſt reliance on the wiſdom and the goodneſs of the Almighty Creator and Preſerver of all things; ſubmiſſion to his will, fortitude under difficulties, patience under injuries, faithfulneſs under trials. They are the ſources from which the Chriſtian Miniſters of early ages learned undauntedly to fulfil the work of their miniſtry in the face of perſecution appearing in its moſt horrid ſhapes, and backed by the fury of deſpotic power. They are the ſources from which in later times the champions of the Reformation learned gladly to ſeal their teſtimony with their blood. They are the ſources from which the teacher of Chriſtianity in the preſent day is to derive the frame and temper of mind adapted to meet not only the common evils of life, and the common difficulties of his ſtation, but whatever

ever more than common trials the providence of God may ſee fit that he ſhould undergo.

If circumſtances induce a Clergyman to enter into religious controverſy, let him bear in mind the merited diſgrace which polemical writers of all perſuaſions have ſo frequently incurred; and learn to think humbly of himſelf, and charitably of his opponents. Let him "put away (*ss*) all wrath, and clamour, and "bitterneſs, and evil ſpeaking, with all malice." Let him not exhibit himſelf as a gladiator upon a ſtage, inviting the ſpectators of the conteſt to admire his proweſs and his ſkill. Let him contend as becomes a Chriſtian vindicating Chriſtianity. Let him guard againſt being biaſſed by groundleſs prepoſſeſſions, or intereſted motives, in forming or in maintaining his opinions. Let him urge no argument farther than he ſincerely believes it to be juſt and pertinent. Let him appreciate the reaſoning of his antagoniſt with cool and diſpaſſionate judgement, and with a mind anxious, not for victory, but for the diſcovery and eſtabliſh-

(*ss*) Epheſ. iv. 31.

ment of truth; and openly retract his former sentiments and assertions, if he becomes convinced that they were erroneous.

If a Clergyman engages in the task of education, let him remember that the duties which he owes to his parish are not diminished by his new employment; and that the first duty which he owes to his pupils is deeply to impress them with the principles, and to train them to the practice, of religion. The former of these cautions is the more proper to be suggested, as exertions in raising his school to eminence will promise a corresponding accession of emolument, while increasing industry in his parochial functions would be in that respect unproductive; and the latter, as, in proportion to his diligence in advancing his pupils in learning, he is in danger of being less mindful of attainments infinitely more important to them than learning, and without which learning itself will never prove a blessing to the possessor.

There is one class of Clergymen, occupied chiefly in the higher departments of the

business

bufinefs of education, whofe peculiar circumftances, duties, and dangers, if purfued into detail, would afford fcope for remarks and difcuffions of confiderable length; and may properly receive fome brief and general notice in this place. I mean the Clergy refident in our univerfities. A young man, after he has taken his firft degree and has been admitted into orders, efpecially if he has been fortunate enough to obtain a fellowfhip at his college, is frequently led to refide principally in the univerfity by prefent pecuniary advantages, and by the profpect or the hope of academic honours and emoluments. The tranquillity of his fituation, his freedom from domeftic cares, the noble libraries to which he has accefs, and the fociety of many learned and excellent men by which he has the opportunity of profiting, afford him moft valuable means of preparing himfelf to difcharge, under the divine bleffing, with fidelity and wifdom the office of a Chriftian Minifter. Of thefe advantages there have doubtlefs been numbers who have reaped, there are others who are now reaping, the proper fruits. But the benefit refulting from

the favourable characteriſtics of the ſituation in queſtion is greatly diminiſhed, and in many caſes is more than counterbalanced, by others of the oppoſite deſcription. The general ſtudies of the place are not directed ſo much as they ought to be to theological attainments: nor are thoſe the attainments which ſecure to the ſtudent the academical diſtinctions and rewards, which ſtand higheſt in the general eſtimation. Theſe are circumſtances not likely to be without their influence on the views and ſentiments of a young Clergyman reſident in college. And if he is engaged, as he commonly is deſirous to be, in ſome line of tuition, public or private; his attention is liable to be in a greater or a leſs degree drawn away from profeſſional acquiſitions, and fixed on thoſe branches of learning and ſcience, in which he is to communicate inſtructions to his pupils. In the mean time he lives without employment in his functions as a Clergyman. Or if he has the care of a church, it is probably of a curacy at a diſtance from the univerſity, whence he arrives on the Sunday morning a tranſitory viſitant, not to be ſeen again until the

the commencement of the following week. Thus he paſſes ſeveral, perhaps many, years, nominally a parochial Miniſter; but without the intercourſe, the habits, the attachments, the experience, to which much of the efficacy of the labours of a parochial Miniſter is to be aſcribed: until when at length he is placed on a benefice by his college or a private patron, it is well if he does not remove thither little inclined to profeſſional manners, occupations, and purſuits; and not only unaccuſtomed to reſidence and averſe to it, but diſpoſed to queſtion its obligation as a duty, and to think lightly of its importance. His mode of life in college is in other reſpects adapted to involve him in hazards and temptations. In the firſt place, he has not the benefit of domeſtic ſociety. He paſſes term after term detached from his kindred and natural connections, and a ſtranger to the common bleſſings and improving offices of family intercourſe. In the ſecond place, he is led to aſſociate much with undergraduates of fortune, eſpecially with thoſe whoſe academical rank ſtations them at the ſame table with the Fellows of the college; young

men whofe habits and proceedings are formed on a fcale little according with his future profpects, but fuited to infpire him with a paffion for fimilar indulgences. Among thefe companions too he witneffes (for the truth muft not be difguifed) much that he ought to difapprove. Some of them however are his pupils, and feem likely to be inftruments of his preferment: and others, with whom he is familiarly acquainted, may hereafter, if he fhould preferve their favour, prove his patrons alfo. He is therefore ftrongly tempted to connive at grofs improprieties in converfation and in conduct, if not to bear a part in them: and at length perhaps evinces, in his difpofitions and demeanour, a not very uncommon mixture of pride and felfifh fervility; while he boafts, on the one hand, of his connection with the great, and oftentatioufly treads in their footfteps; and difplays, on the other, a fupple accommodation to their humours and follies, poffibly to their diffipation and intemperance, with a view to his own advancement. When thefe temptations are fuccefsful, it is not merely that ingenuoufnefs and worth of character in the individual are loft.

loſt. That perhaps is neither the only nor the worſt conſequence. The evil may ſpread much wider. From the example thus exhibited by one who bears the name and office of a Chriſtian Miniſter, his youthful aſſociates may be prone to infer that Clergymen in general are irreligious and time-ſerving like himſelf: and may not improbably be induced to conclude, either that Chriſtianity, of which they believe him to know ſomewhat more than themſelves, is regarded by him, and may well therefore be regarded by them, as a pious impoſture; or that, if true, it requires not that holineſs which they recollect to have heard preſcribed from the pulpit; nor even an abſtinence from gay vices ſanctioned by cuſtom, and held in polite life to be not unbecoming "*a gentleman and a man of honour.*"

Maſters of colleges, public tutors, and others who fill high ſtations and offices in the univerſities, ought habitually and conſcientiouſly to bear in mind how important a part of the riſing generation is committed at a moſt critical period of life to their care. To cheriſh

cheriſh learning, and, in preference to learning, virtue; to ſhew no improper countenance to rank and wealth; to act with impartial attention to deſert in beſtowing academical emoluments and diſtinctions of every kind; to evince a rigid obſervance of truth and juſtice in granting or refuſing teſtimonials to candidates for orders; to confer a marked and ſteady encouragement on theological ſtudies, partly becauſe a thorough acquaintance with the evidences and truths of Chriſtianity is that knowledge which is of the higheſt moment to every man, and partly becauſe it peculiarly merits attention in the ſeminaries in which moſt of the future Miniſters of the Eſtabliſhed Church are to be trained; theſe are among the principal duties, by the diſcharge of which they are to acquit themſelves to their own conſciences and benefit their country. Were I to dwell on any additional obligation, it ſhould be on the duty of making large reductions, by vigorous and prudent meaſures, in the expences of an academical life. The preſent ſyſtem, highly pernicious to all, is ſingularly detrimental to young men of ſmall fortunes deſtined for the

church. It initiates them into a courſe of profuſion culpable in itſelf, and productive of habits and deſires particularly unbecoming the profeſſion for which they are deſigned, and the ſtations which in general they are to occupy. And it is likely to have this further conſequence, that much the greater part of country Clergymen, whoſe ſons, from the habits in which they are brought up at home, are better adapted than any other particular claſs of individuals to form a ſucceſſion of Miniſters of the Goſpel, will ſoon be no longer able, even if they are able at preſent, to ſupport the charges of a young man's education at a univerſity, and at the ſame time to do juſtice to the reſt of their family.

Finally, if a Clergyman ſhould ever be led to entertain a ſtrong ſuſpicion that the fundamental tenets of the Eſtabliſhed Church are repugnant to the Scriptures; let him not be impelled by a tenderneſs of conſcience, needleſsly fearful of being ſeduced by intereſt and habit, to abandon his poſt without due conſideration and inquiry. But let him not delay to bring his doubts to the teſt of ſtrict and fair examination. And if after the beſt exerciſe of his judge-

judgement, not relying exclusively on itself, but aided by a careful review of the arguments of others, those doubts should arise to conviction, let him honestly and quietly retire from his station in the Establishment, whatever it may be; and cease to receive a salary for a service, which he can no longer discharge with innocence and peace of mind.

III. It remains to subjoin a few observations on the peculiar duties of a Bishop. These duties relate to ordination; the superintendence of the Clergy; the use of his ecclesiastical patronage; and his conduct as a member of the House of Peers.

The power of ordination committed to Bishops is in other words the power of selecting and nominating the individuals, who are in process of time not merely to possess the whole preferment of the Church of England, from the most inconsiderable curacy to the most lucrative benefices and the most honourable stations; but to be the only authorised dispensers of religious instruction to all the members of that church from one extremity of the kingdom to the other. A trust of this

this extreme magnitude and importance calls for the greateſt integrity, vigilance, and exertion, in thoſe to whom it is conſigned. And a want of ſcrupulous care and fidelity in the exerciſe of this truſt will appear the more blamable, when we conſider that, in the preſent ſtate of our Eccleſiaſtical Conſtitution, a perſon once admitted into full orders can ſcarcely be prevented by Biſhops from occupying any poſt of preferment, a nomination to which he may have intereſt to procure, unleſs he be guilty of moſt flagrant enormities. But among thoſe Clergymen who are palpably deficient in the leading qualifications which ſhould diſtinguiſh a Chriſtian Miniſter, and whom it would conſequently be deſirable, were it practicable, to preclude from the enjoyment of benefices, the number ſtained with flagrant enormities is comparatively ſmall. To lay hands ſuddenly (*tt*) on no man; to commit the office of a teacher to thoſe men alone who are worthy (*uu*) of confidence; theſe are cautions which St. Paul did not think it needleſs to addreſs even to Timothy; and cautions

(*tt*) 1 Tim. v. 22. (*uu*) 2 Tim. ii. 2.

which

which ought to be deeply imprinted on the mind of every modern Biſhop. As the extent of the dioceſes in this country renders it impoſſible for a Biſhop to have a perſonal knowledge of the habits of life of the young men who apply to him for ordination; the law directs all the candidates to produce certain preſcribed teſtimonials of their good conduct. This care on the part of the Legiſlature is to be conſidered as intended to ſupply him with valuable information, which he might not otherwiſe have been able to obtain; but not to exempt him from the obligation of furniſhing himſelf with any additional intelligence, which he has the means of procuring. He may be acquainted with various facts altogether unknown to the perſons who have ſubſcribed the teſtimonial. And although the ſubſcribers are men of reſpectable characters, they may have ſigned inadvertently, and without proper conſideration; they may have been miſled by culpable good-nature and miſguided pity; they may have yielded to importunity and powerful ſolicitations; or they may have been miſinformed as to ſeveral parts of the conduct of the perſon in queſtion, or miſtaken in their judgement

ment concerning them. All theſe are points to which it behoves the Biſhop to advert, in proportion as he has opportunities of aſcertaining the true ſtate of the caſe reſpecting them. That the Legiſlature means him to take theſe circumſtances into the account, is evident from its permitting him (*xx*) to reject any candidate, even without aſſigning a reaſon for his refuſal. The power of rejecting a candidate without ſpecifying any reaſon is indeed ſo open to abuſe, and liable to carry in practice ſo ſuſpicious an appearance, that it ſhould never be exerciſed except in very peculiar caſes. It muſt however be allowed to be poſſible that a Biſhop may have received intelligence, of the truth of which he is ſatisfied, under circumſtances which make it improper for him to divulge it; and may thus be obliged to encounter the imputations which will uſually reſult from his ſilence.

As no lawful means of diſcovering the real character of perſons deſiring admittance into orders ſhould be neglected, it ſeems a very

(*xx*) Burn's Eccleſiaſt. Law, vol. iii. p. 32, 3d edit.

fit

fit precaution in a Biſhop univerſally to require the certificate known by the technical name of a Si quis.

It is alſo the duty of a Biſhop to ſcrutiniſe the validity of the titles for orders preſented to him; that, if any of them are fictitious and deluſive, proper reprehenſion may fall on thoſe who have ſigned them, as well as on the perſons in whoſe favour they were fabricated.

The literary and theological attainments of the candidates are diſcoverable by the Biſhop himſelf. In inveſtigating them, though he may with propriety avail himſelf of the aid of his Archdeacon or Chaplain; eſpecially when the number of young men to be examined is very large, or his own health unequal to the whole labour: yet he ought by no means to conſider the taſk as transferable at pleaſure from himſelf to his aſſiſtants; nor to cloſe his inquiries, until he is enabled fairly to decide from his own perſonal knowledge whether the candidate is, or is not, duly qualified for the office which he ſolicits.

By

By the reſult of a deliberate and impartial ſurvey of the character and qualifications of the candidate, and by no other motive whatever, let the Biſhop be determined as to granting or refuſing him admiſſion into orders, or advancement to a higher degree in the miniſtry. Let him not be afraid of exerciſing his diſcretion. If the young man's pretenſions ought not to be allowed, let not the pain of giving him a temporary or permanent denial, nor the fear of offending his friends, or another Biſhop from whom he has received dimiſſory letters, nor even the ties of conſanguinity, be ſuffered to have the ſlighteſt influence in the caſe. If on the other hand he is a man of piety and of competent knowledge, let not the church be deprived of a uſeful Miniſter, though he ſhould not happen to have been educated at one of the univerſities. And let not the Biſhop omit the opportunities which his ſtation affords him, of impreſſing on the minds of the approved candidates the ſolemn nature of the office which they are about to undertake, and the awful reſponſibility annexed to it. By exhortation, by advice, by recommending habits of life, ſuggeſting plans of ſtudy,

and pointing out improving books, ſeverally adapted to the ſituation and abilities of the individuals whom he addreſſes; let him contribute whatever is in his power towards rendering all of them zealous and uſeful Miniſters of religion. His inſtructions delivered warm from the heart, and at a ſeaſon which forms a memorable æra in the lives of thoſe to whom they are directed, will ſeldom be totally forgotten.

The general ſuperintendence of the conduct of the Clergy of the dioceſe is a very important branch of epiſcopal duty. That a Biſhop may be enabled to perform it with fidelity and effect, it is indiſpenſably requiſite that he ſhould reſide very much in his dioceſe; and gain all poſſible inſight into the character and general behaviour of each individual Clergyman. This knowledge is beſt obtained, and ought ever to be ſought, by perſonal intercourſe and inſpection. When remoteneſs of ſituation in ſome degree precludes the dioceſan from ſufficient occaſions of judging from his own obſervations, let him call to his aid the information to be collected from con-

fidential

fidential perſons reſident near the party concerned; appreciating it according to their means of learning his true character, and their freedom from prejudices, either in his favour or againſt him; and putting its accuracy to the proof by comparing together and contraſting the intelligence derived from different quarters. The periodical viſitations of a Biſhop, prudently conducted, will greatly increaſe his knowledge of the ſtate of his dioceſe. And on this account among others they ought not to be poſtponed beyond the cuſtomary time of their recurrence; nor hurried over, as if they were mere matters of troubleſome form, with eager precipitation. And were a Biſhop to make an annual progreſs through a portion of his (*yy*) dioceſe in the intervals between the general

(*yy*) An admirable example of truly Chriſtian zeal and diligence in the diſcharge of epiſcopal duties has been exhibited by Biſhop Burnet. " Not content with the " uſual triennial viſitations, he every ſummer, during ſix " weeks, made a progreſs through ſome diſtricts of his " dioceſe, preaching and confirming from church to " church; ſo that, before the return of the triennial viſi- " tation, he became well acquainted with the behaviour " of every incumbent. He preached every Sunday in

general viſitations; his active vigilance would be well repaid by the exertions to which it would rouſe his Clergy, and the inſight which it would afford him into their ſeveral diſpoſitions, attainments, and proceedings. And the confuſion which not unfrequently takes place at preſent from the vaſt crowds aſſembling to be confirmed, inſomuch that numbers are even unable to hear any of the queſtions propoſed to them, though calling for promiſſory replies on their part, would be obviated. Its exiſtence in any degree is diſgraceful.

In reproving the negligent among the Clergy, and in the exerciſe of thoſe ſeverer powers with which the laws authoriſe him to proceed againſt the refractory and the immoral; let him not be ſwayed by the deſire of conciliating favour, nor by the dread of incurring odium and exciting reſentment, from

"ſome church of the city of Saliſbury; catechiſed and inſtructed its youth for confirmation; was moſt vigilant "and ſtrict in his examination of candidates for holy "orders; and was an invincible enemy to pluralities, and "of courſe to non-reſidence." Pennant's Tour in Scotland, 4to. London, 1776, vol. ii. p. 373, note.

diſ-

diſcharging his duty with proper ſtrictneſs; and with an impartial regard to the merits of the caſe, whatever be the ſituation and connections of the individuals in fault. What was the ſolemn injunction with which St. Paul cloſed his directions to Timothy reſpecting his conduct in cenſuring elders of the church? "I charge (zz) thee before "God and the Lord Jeſus Chriſt, and the "elect angels, that thou obſerve theſe things, "without preferring one before another; "doing nothing by partiality." In caſes of flagrant enormity, it may well become the Biſhop to paſs open cenſure on the unworthy Miniſter. Except in ſuch inſtances, private reproof is more adviſable. It has more of the air of kindneſs; and leaves no ſtigma on the character of the individual, if it ſhould ultimately appear that the dioceſan had been miſinformed as to the nature or the degree of the offence.

By the ſame ſpirit of impartiality ought a Biſhop to be actuated in exerciſing that degree of authority which the laws give him,

(zz) 1 Tim. v. 21.

as to enforcing or dispensing with the residence of parochial Ministers. This dispensing power should never be exercised except under very particular circumstances; nor the permission of absence be continued longer than those circumstances exist (*aaa*).

A Bishop should regard his ecclesiastical patronage as a fund entrusted to his disposal, not for the emolument of undeserving relatives, nor for the immoderate aggrandizement even of his meritorious connections; not to reward cringing adherents; not to be distributed to serve interested views, or to court the favour of the great; but to be employed for the general advancement of religion and the encouragement of clerical desert, particularly within his own diocese. Men of piety and learning, who have distinguished

(*aaa*) Some Bishops are possessed of considerable authority as Visitors of Colleges in the Universities; an authority which they are peculiarly bound to exercise with justice and impartiality, and with a marked attention to the benefit of the societies in question: since it is now recognized as a principle of law, "that the Visitor's "determinations are final, and examinable in no other "court whatever." See Blackstone, vol. i. p. 483, 484.

themselves

themſelves under his inſpection by zealous and exemplary conduct in the miniſterial office; and ſuch of them eſpecially as are advanced in life, or have borne the preſſure of narrow incomes and large families, have the ſtrongeſt claims to his attention. Care muſt at the ſame time be taken that the individual ſelected be ſuitable to the ſtation which he is to occupy, and to the place where he is to be fixed. And ſcarcely any conſiderations ſhould prevail on a Biſhop to give to one Clergyman two livings, either of which will ſupport a Miniſter of its own; or to confer one ſuch living on a perſon already holding another of that deſcription, except on the terms of his vacating that which he originally poſſeſſed. It is certainly true that a Clergyman diſtinguiſhed for active piety might frequently be of more ſervice to religion *individually*, by having two pariſhes committed to his care, than he would have been with only one. But let a Biſhop beware of deceiving himſelf by conſidering the matter in that light. The queſtion which he ought to aſk himſelf is this: whether more ſervice will be rendered to religion on the whole by conſigning the ſecond

parifh to the perfon already charged with the firft; or by offering it to the beft of the unbeneficed Clergymen whom he knows, or is able to difcover before the living lapfes. The fcarcity of good Minifters in the Church of England muft probably be much increafed, before it will *often* happen that a Bifhop is under the neceffity of giving an anfwer in favour of plurality.

With thofe of his Clergy who are diftinguifhed for piety and erudition a Bifhop ought to cultivate a friendly and familiar intercourfe; exciting them to perfevering activity and diligence in their clerical functions, public and private, and to an ufeful application of their talents and literary acquifitions. And with all his Clergy he fhould maintain, as far as it is poffible, fuch a degree of intercourfe as may enable him faithfully and effectually to difcharge his official duties; admonifhing, counfelling, exhorting, as circumftances render expedient; and at the fame time difcountenancing rooted prejudices and antipathies, which are always unchriftian, againft perfons belonging to other fects, even

 though

though the behaviour of thoſe perſons ſhould be reprehenſible and acrimonious, and inculcating brotherly love towards the whole family of Chriſt. To his Clergy of every degree his behaviour ſhould be affable, kind, unaſſuming, and in every reſpect that of an affectionate fellow-miniſter of the Goſpel. Merit in the humbleſt ſtation ought not to eſcape his notice, nor paſs without his praiſe and encouragement. His brethren overtaken by calamities, their diſtreſſed widows, their indigent orphans, ſhould ſhare largely of that liberal charity which, in proportion to his revenue, he is ſtrictly bound to preſcribe to himſelf; and receive at his hand every proper mark of his readineſs and ſolicitude to promote their welfare. How great may be the ſervices rendered to religion by a prelate at once reſpected and beloved!

According to eſtabliſhed cuſtom, a Biſhop commonly delegates to others the management of his ſpiritual court and its concerns. Not that it is deſirable that he ſhould retain in his own hands the exerciſe of this branch of his juriſdiction. His power of control however

however ought to be exerted, whenever opportunities arife, in correcting abufes exifting in the proceedings of the court, and putting an end to impofitions practifed by its officers (*bbb*). A revifion of the ecclefiaftical law appears to be extremely needful.

The conduct of a Bifhop in the adjuftment of all affairs in which his revenue is concerned, ought to be characterifed not only by moderation, but by a reafonable degree of attention to the interefts of his fucceffors; efpecially when the profpect of greatly augmenting his prefent emoluments may lay him under the temptation of attaining the object by meafures likely to prove injurious to future occupiers of the fee. The uncertainty of his continuance in the diocefe affords him no excufe for delaying to expend, or for expending with reluctance, whatever is neceffary for the fubftantial repair and decent ornament of the epifcopal manfion and its appendages.

(*bbb*) A Bifhop may fometimes have occafion to prevent impofitions in another quarter. I have heard of an inftance wherein a Bifhop's Secretary exacted an unauthorifed gratuity, as a perquifite for himfelf, from every young man who came to be ordained.

A Biſhop's mode of life ought to be that of a Chriſtian Clergyman. In him luxury and parade are peculiarly out of character. Hoſpitality, we admit, in the primitive ages of the church, was a qualification required in a Biſhop. But what was that hoſpitality? To give food and lodging to ſtrangers, eſpecially to thoſe who travelled for the purpoſe of preaching and promoting the Goſpel, in countries where there exiſted no inns to receive them. The place of this no longer needed hoſpitality is now beſt ſupplied by ample charities beſtowed in other ways, adapted to the exigencies of modern times. Something however muſt be conceded to public expectation, with reſpect to modes of living; and more is expected in ſome ſees than in others, in conſequence of their great revenues and diſtinguiſhed eminence. And univerſally, a Biſhop ought to remember that it is one part of his official duty to endeavour to improve his own Clergy in particular, and the upper ranks of the community in general, by his ſociety and example. But let him not forget that one of the Chriſtian virtues of which he is to ſet an example is moderation. Neither let

let company, or unneceſſary avocations of any kind, prevent him from habitually devoting himſelf to the ſtudy of the Scriptures; and to other theological purſuits, ſuited to his talents, or demanded by the circumſtances of the times.

The general duties of Peers have already been ſo fully diſcuſſed in a chapter (*ccc*) ſet apart for the inveſtigation of them, that little remains to be added on the conduct of Biſhops in their capacity of Lords of Parliament. The rank and prerogatives attached to a ſeat in the Upper Houſe ſhould be regarded by a Biſhop in the ſame light as all other powers veſted in him by the Conſtitution; namely, as deſtined to be employed for the advancement of morality and religion. Hence laws calculated to repreſs and chaſtiſe vice, to facilitate the diffuſion of knowledge, to accelerate the progreſs and increaſe the influence of religion, ſhould not only receive his warmeſt ſupport, but be introduced by him, as occaſions offer, to the conſideration of Parliament. The true intereſts of

(*ccc*) Chap. v.

the church to which he belongs ſhould experience his watchful protection. He ſhould defend them, however, without ſeeking to impoſe or to continue needleſs or unwarrantable reſtraints on thoſe who diſſent from it; and without being led by timidity, or the fear of ſeeming to acknowledge an error, to reſiſt the temperate (*ddd*) amendment of any thing which he ſhall be convinced is defective in the eſtabliſhment. A Biſhop ſhould not ſuffer his attendance in Parliament to encroach more than is requiſite on his reſidence in his dioceſe. And above all things let him beware of being turned aſide from the path which duty preſcribes to him as a legiſlator, by his connection with the perſons to whom he owes his elevation, or by the hopes of arriving at further preferment. A tranſlation is not an

(*ddd*) "It is certainly the intereſt of an enemy to ſuffer "the body to which he oppoſes himſelf to lie under as "many prejudices, and to be liable to as much cenſure as "is poſſible: whereas every good and wiſe friend ſtudies "to preſerve that body to which he unites himſelf, by "freeing it from every thing that may render it leſs ac-"ceptable and leſs uſeful." Biſhop Burnet's Paſtoral Care, p. 105.

object

object on which he ought to ſet his heart. A parochial Clergyman will uſually render the greateſt ſervices to religion in a pariſh which has long witneſſed his virtues. And the influence and power of doing good, which a Biſhop derives from a long and intimate acquaintance with his dioceſe, are commonly ſo much ſuperior to thoſe which a ſtranger would poſſeſs in it, and alſo to thoſe which he would himſelf poſſeſs in a ſtrange dioceſe; that he ſhould be actuated by higher motives than thoſe of intereſt and convenience, if he is deſirous of being removed to another ſee (*eee*).

(*eee*) To draw up forms of public prayer on particular occaſions falls within the province of the Biſhops. In framing them, care ſhould be taken to ſhun adulation; and if the events to which they relate are of a political nature, all expreſſions ſhould be avoided, as far as may be found practicable, which may be likely to wound the conſciences of Clergymen who are to uſe them. In the time of the American war, when the ſentiments of the nation were ſo divided reſpecting the juſtice of the conteſt, it is probable that many Clergymen of unqueſtionable loyalty and attachment to their Sovereign entertained ſuch opinions, or at leaſt ſuch doubts, on the ſubject, as to feel great ſcruples in delivering the ſtrong language adopted in the prayers then preſcribed.

After the preceding part of this Chapter was completed, it occurred to me, that in confequence of fome peculiarities in the fituation of the Irifh Clergy previoufly known to me, and probably of others with which I was unacquainted, the duties incumbent on the Minifters of the Irifh eftablifhment, and the temptations to which they are expofed, might fo far differ in fome refpects from thofe incident to their Englifh brethren, as to require that the diftinction fhould be marked. Under this impreffion I had recourfe for information on the fubject to a perfon of very high rank and eminence in that eftablifhment, who met my wifhes in the kindeft manner. The intelligence contained in the following extracts from his communications might have been interwoven, had I applied for it fooner, among the remarks which have been made on topics already difcuffed. But the ftate of the Irifh Clergy, as different from that of the Clergy in this kingdom, will manifeftly be conveyed to the reader in a much more perfpicuous manner

ner by ſetting before him in one view its diſcriminating features; than it would have been by preſenting them ſeparated from each other, and diſperſed amidſt a variety of objects.

" Principal differences between the Engliſh " and the Iriſh Clergy.

1. " In the province of Munſter the inha- " bitants are ſuppoſed to be one-third of the " Eſtabliſhed Church; one-third Proteſtant " Separatiſts; and one-third Romaniſts. But " the Proteſtant Separatiſts are more hoſtile to " the Clergy of the Eſtabliſhment than the " Romaniſts are.

" Hence the Clergy have frequent conteſts " for their property; and their time is too " much engroſſed by attention to it.

" The Clergy of Ireland are far from being " exactors in the article of tithes. Through- " out the kingdom they do not receive a " twentieth. The majority of Diſſenters; the " lawleſs ſpirit of the people; exorbitant rents; " non-reſidence; a prevailing ſpirit of luke-

" warmneſs

" warmneſs in religion; and envy at the opu-
" lence of the higher eccleſiaſtics, are among
" the cauſes which have raiſed ſuch a ſpirit of
" oppoſition to our parochial Clergy.

2. " Throughout the other three provinces
" the majority of the Romaniſts is probably
" in the proportion of four to one. So that
" though in cities and towns Proteſtant con-
" gregations are large; even well-beneficed
" Clergymen in the country-parts have often
" ſuch very ſmall audiences, that their ex-
" ertions in the public diſcharge of their duty
" are apt to be too little invigorated.

" From theſe two remarks it follows, that
" the Clergy of the church of Ireland are
" particularly obliged to acquaint themſelves
" with the reaſonableneſs of conformity to
" their own church, and with the grounds of
" the Romiſh controverſy.

3. " The country-parts of Ireland are in-
" habited in a different manner from thoſe
" in England. A village is very rarely placed
" near a church; but the houſes, or rather

" cottages, are thinly ſcattered over the whole " pariſh, or over that union of pariſhes to " which one church belongs.

4. " The pariſhes, or unions, are of a much " greater extent than in England; and many " are of a magnitude incredible to Engliſh- " men.

" Hence, and from the fact mentioned in " the third remark, the difficulty of intercourſe " with pariſhioners is increaſed; and in coun- " try-churches there is a general omiſſion of " divine ſervice in the afternoon. Hence " likewiſe the Clergy ſituated in the country " cannot have the pleaſure and advantage of " frequently converſing with each other; or, " at leaſt, cannot enjoy ſociety among them- " ſelves without trouble and expence. Hence " too the property of the Clergy becomes more " open to oppreſſion; as drawing tithes is " often impracticable.

" The occaſional duties in the remote parts " of large country-pariſhes are frequently done " by ſome of the Clergy who live in the out-

" ſkirts,

"ſkirts, and by private agreement between "the parties. There is a ſpecial ſtatute that a "chapel of eaſe may be erected, and a curate "of it appointed, with the conſent of the Dio-"ceſan and the majority of the pariſhioners "of the eſtabliſhed church who do not dwelt "within three miles of the pariſh-church, or "within two miles of any other church or "chapel of the eſtabliſhment. 1 G. II. c. 22.

5. "Other circumſtances unfavourable to "the Iriſh parochial Clergy are, the general "want of that reſpectable middle claſs, which "prevails ſo much in England, and which is "ſo well adapted to their ſtation and diſpo-"ſition: the inferior cultivation of learning, "and of the arts, throughout this kingdom; "and therefore the uncommonneſs of valu-"able books, and of literary converſation: the "neceſſity of much attention to men of rank "and property for protection from injury, in "a country where the laws are feebly exe-"cuted: the ſources of expence ariſing from "the general proneneſs to ſocial and convivial "life among thoſe with whom the Clergy can "live; and from a numerous poor, who have "no legal proviſion.

" We have no poor laws in this country. " Every Sunday a collection is made from the " whole congregation, as with you from com- " municants; and the money is given to a list " of poor, agreed on by the Minister and " Church-wardens. These poor are parishioners " of the establishment. The number of our " rich absentees must greatly lessen public and " private contributions for the poor. In par- " ticular cases our Clergy recommend, and " the rich give, in proportion to the dis- " tress; without regard to religious denomi- " nations.

6. " Great numbers of country-parishes " are without churches, notwithstanding the " largeness and frequency of parliamentary " grants for building them. But obstacles " arise from inability to procure convenient " situations, where those of ruined churches " are become inconvenient; and from the " want of proper workmen and superin- " tendents.

" Meeting-houses and Romish chapels, " which are more humble structures, and " are built and repaired with greater zeal, are

" in

" in ſufficient numbers about the country; " and afford their reſpective congregations " convenient opportunities of frequenting " them. Objections however to building " churches equally ſimple are not among the " obſtacles to an increaſe of their number. A " country-church is ſcarcely ſeen with a tower " or ſpire. The eſtated gentlemen themſelves " ſhew a great indifference about the erection " of churches.

" In pariſhes which have no church, that " is, are non-cures, there is very rarely a par- " ſonage-houſe, or reſidence; which ſerious " men eſteem a great defect. Nor is there a " Curate in ſuch pariſhes; but the Dioceſan " allots to ſome neighbouring Clergyman, " moſt conveniently ſituated, a certain ſtipend " for performing the occaſional duties. Mar- " riages are too often allowed in private " houſes: but when the Ordinary forbids this " practice, the parties ſometimes reſort to the " ruins of the pariſh-church.

7. " Few Country-Clergymen have parſon- " age-houſes. Building, though by law the

" whole firſt expence, not exceeding the in-
" come of two years, is repaid to the builder
" or his heirs within three years after a va-
" cancy by the ſucceſſor (in each of the three
" following ſucceſſions one fourth of the ori-
" ginal ſum is leſſened, until the whole is
" ſunk); and though the Truſtees of the Board
" of Firſt-fruits allow by law one hundred
" pounds to every builder of a glebe-houſe;
" is too heavy a burthen for the generality of
" the Clergy. The builder muſt advance the
" money, or borrow it on his own ſecurity.
" The unſkilfulneſs and diſhoneſty of work-
" men deter perſons, who muſt in general be
" unacquainted with ſuch matters. And it is
" difficult to procure land for a proper ſitua-
" tion; and for ſuch a farm, or glebe, as is ne-
" ceſſary for the ſubſiſtence of a Clergyman
" often placed at a great diſtance from markets,
" and unable to purchaſe the common conve-
" niences of life.

" The preſent as well as the preceding re-
" mark ſhews that the members of the Eſta-
" bliſhment will probably decreaſe in pariſhes
" ſo circumſtanced; and that the ſubſtitution
" of

" of Curates in ſuch places is likely to be too " frequent. The ſalaries of Curates cannot be " more than fifty pounds a year; and are " ſcarcely ever leſs.

8. " The Archbiſhops and Biſhops viſit their " own dioceſes yearly. And the Archbiſhops " viſit the dioceſes of their reſpective provinces " every third year.

" I remember to have read that Laud vi- " ſited the province of Canterbury; which is " the laſt Engliſh archiepiſcopal viſitation. We " have ſuch viſitations regularly every third " year. The Biſhops throughout the pro- " vince are inhibited for about a month before " the time; and the inhibition is uſually relax- " ed after the viſitation of each dioceſe. The " Archbiſhop at the time is veſted with all the " canonical powers of the viſiting Biſhop. If " he diſcovers any thing amiſs in the dioceſe, " he may repreſent it to the Biſhop. Should " the Biſhop's own houſe be dilapidated, he " can compel him to repair it. Our Chan- " cellors and Archdeacons, as ſuch, never viſit.

"But the Biſhops viſit every year; and in the "third year they viſit previouſly to the Arch-"biſhop's viſitation, in order to prepare mat-"ters for his Grace's eaſe and ſatisfaction. "Viſiting is no great burthen to the Arch-"biſhop. He receives the proxies; he con-"tinues as long as he chooſes at every Biſhop's "houſe; and, like the Biſhops, he viſits at "one place only in a dioceſe, the Clergy "coming from conſiderable diſtances to attend "viſitations. While a Biſhop is inhibited, if "one of his Clergy wants inſtitution to a "benefice, application muſt be made to the "Archbiſhop.

"The weight of the Prelates, who in gene-"ral have good leaſes holden under them, and "large patronages, is very uſeful to the Clergy "in procuring them glebes, and protecting "their property. The kingdom would ſoon "emerge from many of the inconveniences "which have been ſtated, if the readineſs of "the landed gentlemen to ſell, at their ex-"tended value, moderate portions of land for "glebes equalled the endeavours of the Pre-

"lates

"lates to obtain proper places of refidence for "their Clergy. We have one power un-"known to you; that of being able to "fequefter the income of a living for the "purpofe of building a houfe, where there is "a glebe, and after poffeffion for two years. "In other refpects the powers of the Englifh "and Irifh Prelates are the fame.

9. "In fome matters we have the advan-"tage over your church. The form of *congé* "*d'élire* is abolifhed; our Prelates being ap-"pointed by royal patent. Bonds of refigna-"tion are declared fimoniacal by our thirty-"fifth canon. A Dublin fynod of the year "1711 appointed good forms of prayer for "prifoners, confined debtors, and criminals "under fentence of death. Our congrega-"tions univerfally ufe Brady's and Tate's ver-"fion of the Pfalms.

"The following calculations are taken from "a memoir to an ecclefiaftical map of Ireland "by Dr. Beaufort. The map itfelf is divided "according to the diocefes; and fhews the "churches,

“ churches, glebes, parſonage-houſes, &c. &c.
“ by proper marks.

“ In Ireland there are pariſhes	-	2436
“ Benefices with cure of ſouls	-	1123
“ Sinecures, excluſive of the above “ benefices	-	111
“ Churches	-	1001
“ Glebe houſes	-	354
“ Benefices without glebes	-	366

“ The ſinecures above mentioned include “ deaneries and prebends. But very many of “ our deaneries and prebends are cures of ſouls. “ A few are ſinecures, like yours, ariſing from “ eſtates; or they are endowed with two “ thirds of the great tithes in ſome pariſh, “ where the vicar has the remaining third for “ ſerving the cure.

“ As the benefices in this country are in “ general very good, it has long been the “ practice of our Biſhops, and about ten years “ ago it was their formal agreement, not to “ ordain any but graduates of the three uni-

“ verſities.

" versities. But I question whether, in the
" course of many years, our college could
" have supplied a single man so well acquainted
" with the Irish language and pronunciation
" as to be capable of using it in the pulpit.
" And, supposing that a Protestant Clergyman
" possessed this faculty, it is probable that nine
" parts in ten of his congregation would not
" understand him. I must add, that by far
" the greatest part of those who speak Irish
" have at the same time a knowledge of
" English. Still, many of the natives speak
" no language but their own: and it is pro-
" bable that all who can use it, have a predi-
" lection for it. Upon this account, I have
" always been an advocate for disseminating
" the scriptures, and useful tracts, in the
" language of the country. Not many years
" ago, General Vallancey, a well known An-
" tiquarian and Linguist among us, proposed
" to reprint the Irish translation of the New
" Testament, formerly executed under the
" auspices of the famous Bishop Bedell. I
" supported the measure by arguments, and
" by the offer of a liberal subscription. But
" ecclesiastics of the first rank opposed and
" over-ruled it. Very lately a Fellow of the

" College consulted me on the expediency of " publishing in Irish, St. Luke's Gospel and Acts " of the Apostles. I have given him all the en- " couragement in my power. No doubt, if Pro- " testant Clergymen, capable of conversing in " Irish, could be planted in the remote parts " of this island, much benefit might arise from " their conversation with the lower people. " And I consider this as one argument for " the plan of our late statesman Mr. Flood, " who, in a will superseded by law, left an " ample sum for the purchase of Irish manu- " scripts and books, and for endowing an " Irish professorship in the university of " Dublin."

The perspicuity of the preceding statement of facts, evidently resulting from an intimate knowledge of the subject, and the pertinent observations interspersed throughout that statement, leave me little opportunity of subjoining further reflections on the peculiar duties of the Irish Clergy, and the failings to which from their situation they are particularly exposed. The difficulties which they have to encounter conspire to inculcate one important lesson; namely, the necessity of proportionate

exertions

exertions in fulfilling the duties of their profeſſion, united to the effect of an exemplary life, to overcome popular prejudice; to ſecure general reſpect and eſteem; to preſerve their pariſhioners from being led aſtray by erroneous opinions; and to diffuſe more widely the influence of the genuine doctrines of the Goſpel. Such of the Clergy as hold livings where there are no churches (which ſeem to have obtained or to deſerve the appellation of non-cures from the circumſtance of no care being taken of them) will do well ſeriouſly to conſider, whether they can ſtand juſtified to their own conſciences in receiving the wages of a ſervice which they do not perform, and ſuffering their pariſhes to remain deſtitute of clerical inſtruction and public worſhip. Though no church be ſtanding, yet in common caſes it is ſcarcely poſſible but that a Clergyman reſiding in the pariſh would be able regularly to collect a congregation in ſome edifice or other. And ſuch an example might reaſonably be expected to excite a degree of religious earneſtneſs in ſome of the neighbouring land-owners; and to operate in diſpoſing them to furniſh, on proper terms, ground ſufficient for the

the erection of a church, if the antient site is become inconvenient, and for the uses of a glebe-house. The "general proneness to social and convivial life" among those to whose society the Irish Clergy are naturally led is a circumstance greatly to be lamented. And peculiar circumspection is requisite on the part of each individual Minister, to guard him against the temptations perpetually resulting from such a propensity in his associates; and from countenancing by his presence scenes polluted by drunkenness and its attendant immoralities. His voice ought to be raised, in the pulpit and out of it, against the prevailing vices; and it will not always be raised in vain. Were the Irish Prelates to add to their laudable practice of visiting their dioceses yearly, that of visiting in more places than one in a diocese, if no legal or other real obstacle exists; it might contribute greatly to their gaining an accurate insight into the characters and conduct of their Clergy. Their exertions too in Parliament might probably be well employed, in bringing forward legal provisions for facilitating the erection of glebe-houses and churches. The extreme deficiency of those structures

strikes

ſtrikes at the root not only of the eſtabliſhed religion, but of proteſtantiſm.

The late Biſhop of Cloyne, Dr. Woodward, in a charge delivered in the year 1793, not long before his death, ſtrongly inculcates on the Proteſtant Clergy of Ireland the duty of cultivating a friendly and benevolent intercourſe with their neighbours of the Romiſh perſuaſion, whether of the Clergy or of the Laity; and of exhorting their reſpective hearers to cheriſh the ſame diſpoſition, and to meet their Catholic brethren in the various ſituations recently opened to them by law with unfeigned cordiality, and an oblivion of paſt contentions and animoſities. From a Prelate who had diſtinguiſhed himſelf by oppoſing the claims of the Catholics theſe very ſeaſonable admonitions come with peculiar propriety; and they do honour to their author.

A ſpirit of Chriſtian charity ought equally to be manifeſted towards the Proteſtant Diſſenters, notwithſtanding their greater hoſtility to the Clergy of the eſtabliſhment.

The

The peculiarities in the ſituation of a Miniſter of the Church of Scotland, which ſubject him to duties and temptations in ſome reſpects different from thoſe of the Engliſh parochial Clergy, chiefly ariſe from the difference between the forms of (*fff*) church government reſpectively eſtabliſhed in the two countries. He is neceſſarily a member of the Court of Church-Seſſion of the pariſh; a Court conſiſting of the Miniſter and the Lay Elders, and appointed to inſpect the morals of the pariſhioners, and to manage the funds appropriated for the maintenance of the poor; and empowered to inflict on perſons convicted of immoral conduct eccleſiaſtical cenſures, even to excommunication. He is alſo neceſſarily a member of the Preſbytery; a Court which is compoſed of the Miniſters within the diſtrict, and of one Lay Elder from each Church-Seſſion, and commonly aſſembles every month; and may adjourn itſelf to any place within the diſtrict, and to any time which it thinks proper. In this capacity he reviews the proceedings

(*fff*) See an inſtructive appendix "concerning the "Conſtitution of the Church of Scotland," ſubjoined to Pennant's Tour in Scotland, 4to, vol. iii. p. 369.

of

of Church-Seſſions, and decides on references and appeals from the inferior Courts within the Preſbytery; examines candidates for the miniſtry, and licenſes ſuch of them to preach as he deems qualified; viſits the ſeveral cures within the diſtrict, and enquires cloſely into the conduct of the incumbents; ſits as judge on charges of hereſy or immoral practices brought againſt any other member of the Preſbytery; and by his ſentence may ſuſpend him from the exerciſe of his functions, or even deprive him of his benefice, or depoſe him from the clerical office. As a member of the Provincial Synod, a Court which conſiſts of the ſeveral Preſbyteries within the province, and of an Elder from each Church-Seſſion, and uſually meets twice in a year; he reviews the proceedings of Preſbyteries, and decides on appeals, references, and complaints brought from inferior Courts; and has the power of cenſuring Preſbyteries, if they ſhould be remiſs in the diſcharge of their duty. As a member of the General Aſſembly of the Church of Scotland, which meets yearly, and is compoſed of Miniſters and Elders annually choſen from each preſbytery, and of Elders ſent from

each royal burgh and univerſity; he bears a part in making laws and canons concerning the diſcipline and government of the church, and the public ſervice of religion; in determining controverted elections, and appointments of Miniſters; and in pronouncing a definitive ſentence on all references and appeals from other eccleſiaſtical tribunals. The duties and temptations attached to the poſſeſſion of theſe powers are ſufficiently obvious; and many of the remarks already made in this chapter, eſpecially ſome of thoſe under the head of Biſhops, may eaſily be transferred to them. The total abſence of non-reſidence and of pluralities in the church of Scotland, and the annual examination of all the inhabitants of the pariſh by its Miniſter, are circumſtances highly advantageous to religion (*ggg*).

(*ggg*) Mr. Pennant, who bears teſtimony to the very exemplary conduct of the Scotch Clergy in general (Tour in Scotland, 4to, vol. i. p. 173.), ſpeaking of the new church at Glaſgow (ib. p. 254.), makes the following remark: "It "is one of the very few exceptions to the ſlovenly and in- "decent manner in which Preſbytery keeps the houſes of "God.—A place of worſhip commonly neat was deemed "to ſavour of Popery; but to avoid the imputation of that "extreme they ran into another: for in many parts of

"Scotland

" Scotland our Lord ſeems ſtill to be worſhipped in a ſtable, " and often in a very wretched one. Many of the churches " are thatched with heath; and in ſome places are in ſuch " bad repair, as to be half open at the top." In every pariſh to which theſe charges ſtill remain applicable, it is the duty of the Clergyman, both in his capacity as Miniſter of the place, and as a Member of the Church Seſſion and of the higher Eccleſiaſtical Courts, to exert himſelf to the utmoſt of his power for the remedy of the evil.

The care of the Legiſlature, and perhaps its bounty, might apparently be well employed for the purpoſe of procuring the erection of churches in ſome of the remote parts of Scotland. See Pennant's Tour, vol. ii. p. 314: " Here are only the ruins of a church in this iſland, " &c. &c."

CHAP. XII.

ON THE DUTIES OF PHYSICIANS (*a*).

THE medical profeſſion enjoys in Great Britain that degree of eſtimation and credit, which a ſcience, conferring on mankind the greateſt of all comforts except thoſe of religion, juſtly deſerves. Hence Phyſicians in this kingdom are almoſt invariably men of liberal education and cultivated minds. Hence too the art of medicine is carried among us to a ſingular height of excellence. In Spain, Phyſicians are not reſpected much more than

(*a*) In ſome parts of this chapter I am indebted for ſeveral important hints to Dr. Gregory's Preliminary Lecture on the duties and offices of a Phyſician: and for others to the firſt part of a treatiſe entitled "Medical "Juriſprudence, or a Code of Ethics and Inſtitutes adapt- "ed to the Profeſſions of Phyſic and Surgery," by my excellent friend Dr. Percival of Mancheſter; which, as far as it was then compoſed, was communicated to me by him in the kindeſt manner.

farriers

farriers are in England. "In point of honour," ſays a modern (*b*) traveller through the former country, "no claſs of citizens meets "with leſs reſpect than the Phyſicians." We are therefore not ſurpriſed to find the ſame author obſerving in another (*c*) place that "the "ſcience and practice of medicine are at the "loweſt ebb in Spain."—"The emoluments "of the Spaniſh Phyſician are as low as the "rank in which he is held. Even in the "preſent day (*d*) the fee of the Phyſician is "two-pence from the tradeſman, ten-pence "from the man of faſhion, and nothing from "the poor. Some of the noble families "agree with a phyſician by the year, pay"ing him annually four-ſcore reals, that

(*b*) Townſend's Journey though Spain, 2d edit. vol. iii. p. 282; where the writer proceeds to inform us, that all Phyſicians and Surgeons are obliged to ſwear, before they enter into their profeſſion, that they will defend the doctrine of the Virgin Mary having been born without any taint of original ſin. This obligation is the more ſtrangely abſurd, becauſe the truth of the doctrine in queſtion is ſtrongly conteſted even among the Catholics themſelves.

(*c*) Vol. ii. p. 37.

(*d*) Id. vol. iii. p. 282.

"is ſixteen ſhillings, for his attendance on "them and their families."—"Of three-"ſcore Phyſicians (*e*) ſettled at Barcelona, the "two

(*e*) Townſend's Journey through Spain, 2d edit. vol. iii. p. 340. The irrational interference of the Spaniſh Government in medical practice tends equally to depreſs the ſcience and its profeſſors. We learn from the writer already quoted, that in the year 1784, and again in the ſubſequent year, a putrid fever raging in ſome of the provinces, the Court iſſued an order to the Phyſicians, forbidding them to adminiſter any medicine to the ſick except Don Joſeph Maſdeval's opiate. The Phyſicians ſtrongly remonſtrated againſt the order; but were informed expreſsly from the King, that his Majeſty would have it ſo; and that, in caſe of diſobedience, the priſon doors ſtood open to receive them. At Barcelona the Phyſicians, highly to their honour, were firm; and the Court let the matter drop. At Carthagena they were intimidated; and not only conſented to preſcribe the opiate in all caſes, but meanly ſigned a certificate teſtifying that no medicine was ſo efficacious as the royal preſcription. The people of the city however were not ſo ſubmiſſive; and conceiving that the application of Dr. Maſdeval's ſpecific to every kind of diſeaſe left them a worſe chance of life than truſting to the unaided operations of nature, abſolutely refuſed to ſend for any medical aſſiſtance. The Court, hearing that the Phyſicians were likely to be ſtarved, at length agreed to a compromiſe; leaving them at liberty to follow their judgment in preſcribing for the citizens at large, but compelling them to adminiſter the opiate, and

"two already named are moſt diſtinguiſh-"ed, and have the moſt extenſive practice. "One of them favoured me with a ſight of "his liſt. He had viſited more than forty "patients in the morning, and he was to ſee "as many before he went to bed. Among "theſe were many merchants, manufacturers, "and officers; yet he did not expect to re-"ceive a hundred reals, that is twenty ſhil-"lings, for the whole practice of the day." In Great Britain, though the Medical Profeſſion does not poſſeſs ſo many ſplendid prizes as the Church and the Bar; and on that account perhaps is rarely if ever purſued by young men of noble families; it is by no means barren of honours and attractions: it opens the way to reputation and wealth; and raiſes the Phyſician to a level, in the intercourſe of common life, with the higheſt claſſes of ſociety.

The method purſued in this chapter will be the following.

and that remedy alone, to all the patients in the Royal Hoſpital. See Townſend's Journey, vol. iii. p. 137. 142. and 341.

The duties incumbent on the Medical Student during the courſe of his preparatory purſuits, will be conſidered in the firſt place.

In the ſecond place will be ſtated ſome obſervations referring to the peculiar ſituation of a Phyſician, when he commences the exerciſe of his profeſſion.

The third head will be allotted to the general duties of the Phyſician in actual practice. Under this deſcription is implied the conduct which he ought to adopt towards his patients, their families and friends; towards other Phyſicians; and towards perſons who occupy the inferior departments of the medical profeſſion.

Under the fourth head will be noticed the collateral ſtudies and purſuits, to which his leiſure may with peculiar propriety be devoted.

I. The primary object ever to be held in view by the youth deſtined for the practice of phyſic, is to render himſelf capable of fulfilling the duties of his profeſſion by the attainment of the knowledge neceſſary for that purpoſe.

purpoſe. The firſt ſtep to be taken is the choice of the place where his medical education is to be carried on. This is a point which frequently is ſettled by the parents and relations of the young man; without much attention being paid to his opinion in a matter of which he cannot be ſuppoſed a very competent judge. In many caſes, however, his wiſhes will have conſiderable weight. And whatever weight they may poſſeſs he is bound to throw into that ſcale, the preponderance of which he deems moſt likely to contribute to his improvement. Let him not prefer London to Edinburgh, or Leyden to Goettingen, merely becauſe he thinks the one place more faſhionable than the other; or merely that he may continue to enjoy the ſociety of ſome friend, with whom he has contracted an intimacy at ſchool or at college. Let him ſacrifice inferior views and perſonal gratifications to the proſpect of greater proficiency in medical ſcience.

It is obvious, that no effectual inſight into a ſcience ſo complicated, and in many reſpects ſo abſtruſe, can be acquired without induſtrious and

and regular application. Diligent attendance therefore on the different public lectures delivered by the Profeſſors; as well as on the hoſpitals where the principles ſtated in thoſe lectures are reduced to practice, and exemplified in the explanation of caſes, and in the ſeveral methods of treating patients labouring under different diſeaſes, or under different modifications of the ſame diſeaſe, and varying from each other in ſex, in age, and in conſtitution, is indiſpenſably requiſite. To theſe ſources of improvement the Student muſt not neglect to add private reading and reflection; nor the uſeful cuſtom of noting down intereſting particulars to which it may be highly advantageous to refer on future occaſions, more eſpecially thoſe important facts which are to be learnt at clinical lectures; nor the habit of examining himſelf daily in the acquiſitions of the preceding day, that he may fix upon his memory what he has learnt; may become conſcious of what he has forgotten; and may enable himſelf to reconcile difficulties or ſeeming inconſiſtencies by further conſideration, or by referring them to ſome intelligent and experienced friend. While he applies himſelf principally

cipally to the theory and practice of physic, to anatomy, and other branches of medical knowledge, which are confessedly foremost in point of importance; let him not omit to obtain such an acquaintance with the principles of surgery, and with the varied appearances of wounds and other surgical cases, as may fully enable him to form a proper judgement, when hereafter he shall meet Surgeons in consultation respecting patients requiring both physical and surgical aid: nor refuse to bestow a due share of his time on other collateral pursuits and acquisitions, as chemistry, botany, and natural philosophy; which, though inferior in consequence to those already mentioned, have a close connection with the healing art, and very frequently prove the foundation of its success. Chemistry however must be deemed a fundamental part of medical knowledge; since the Physician, if devoid of a competent acquaintance with pharmaceutical chemistry, would be liable to unite in the same prescription medicines which would form combinations altogether unexpected by him, and totally different in quality from the remedy designed. But the peculiar object of the Student

dent is not to diſtinguiſh himſelf as a chemiſt, as a botaniſt, or as a natural philoſopher. Let him not then indulge an immoderate fondneſs for theſe alluring but ſubordinate ſciences. Of their leading principles and diſtinguiſhing features let him render himſelf maſter; but let him not prematurely expatiate in that boundleſs field of inquiry which even ſingly they preſent, and conceive that he is making a rapid progreſs in medicine. Hereafter, when he ſhall be grounded and eſtabliſhed in his profeſſion, a portion of his leiſure will be uſefully and laudably devoted to a deeper ſtudy of the various works of God, of the laws to which they are ſubject, and of the properties which they poſſeſs.

The knowledge of the Latin and Greek languages, with which the medical Student may be ſuppoſed to have been rendered familiar by a claſſical education, ought to be preſerved at leaſt, if not improved, during his purſuit of profeſſional attainments. An acquaintance with both thoſe tongues is requiſite for underſtanding the antient writers on the art of medicine: and valuable treatiſes on

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that ſcience are ſtill compoſed in Latin by foreigners. At Edinburgh too, and in ſome other places, probationary or inaugural diſſertations in Latin are required from every candidate for the degree of doctor of phyſic. An intimacy with the French language is very uſeful to the Phyſician, not merely for the reaſons common to men of all profeſſions who are placed in the upper ranks of ſociety, but likewiſe that he may peruſe with facility the valuable tracts on medical ſubjects occaſionally publiſhed in that tongue.

A certain degree of legal knowledge may be of material uſe to a Phyſician, and ſhould be obtained before he commences practice. In caſes of great emergency he may not only be conſulted reſpecting the expediency of immediately making a will, but even his aſſiſtance in drawing it up may be required. It will be highly ſerviceable on ſuch occaſions that he ſhould be acquainted with the forms neceſſary to give validity to a teſtamentary bequeſt; and alſo that he ſhould be able at once to determine how the law would diſ-

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pofe of the fick man's property in cafe of inteftacy; "whether his daughters or younger "children would be legally entitled to any "fhare of his fortune; whether the fortune "would be equally divided, when fuch "equality would be improper or unjuft; "whether diverfity of claims and expenfive "litigations would enfue, without a will, from "the nature of the property in queftion; "and whether the creditors of the defunct "would by his neglect be defrauded of their "equitable (*f*) claims." The teftimony likewife which a Phyfician may be called upon to give in cafes of lunacy, of fudden deaths, of fuicide, and of duelling, may be rendered more pertinent and impreffive by an acquaintance with the laws of the land relating to thofe fubjects.

Works of general information and of tafte may with great propriety engage the attention of the medical Student during fome of his hours of leifure. The perufal of well-chofen

(*f*) Medical Jurifprudence, by Dr. Percival, p. 44.

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books of this nature, if reſtrained within prudent bounds, will at once unbend and improve his mind; and, inſtead of interfering with his peculiar occupations, will ſend him back to purſue them with additional vigour and alacrity.

It may be neceſſary to add, that no ſtudies, whether profeſſional or of any other deſcription, ought to be ſuffered ſo far to encroach on higher duties, as to lead a young man into the habit of neglecting public worſhip, and the private peruſal and inveſtigation of the Scriptures. In ſeminaries of medical inſtruction it is the duty of the Profeſſors ſo to fix the time of viſiting the hoſpitals with the Students on Sundays, that it may not interfere with attendance on divine worſhip. If the Profeſſors themſelves ſet a pattern of inattention to the offices of religion; the example may train the pupils to habits which may affect their conduct during life; in that which is of infinitely greater importance than the ſcience which they are ſtudying, and ultimately lead them from neglect and indifference to infidelity.

While the Student is ſolicitous to acquire all the advantages attainable at the place where he is ſtationed for improvement; let him be equally careful to ſhun the errors and the vices with which it may be infected. Let him not imbibe unconquerable prejudices for the theories, the ſyſtems, the modes of practice or the authorities which reign there; nor engage in party diſputes and quarrels reſpecting them. Let him render to all of them the deference which is their due; but let him remember that every man is fallible, and every human inſtitution defective. Let him neglect no opportunity of enquiring into the proceedings of other ſeminaries of medicine; and of deriving from competent judges information reſpecting their merits. This knowledge however will be beſt attained, and the compariſons to which it leads purſued in the moſt inſtructive manner, by removing for a ſufficient time to ſome other place of ſtudy, when he ſhall have made himſelf maſter of the opinions and cuſtoms prevalent at his own. And as it commonly happens that different ſeats of the ſame ſcience, like different individuals of the ſame profeſſion, have their

their peculiar excellencies; he will probably be enabled by that removal to gain a more intimate acquaintance with ſome of the branches of his art, than he could acquire in the lecture-room and the hoſpital which he frequented before.

But above all things, in every place of ſtudy, let him ſtrive to preſerve his manners, diſpoſitions, and morals from being corrupted. Let him ſelect none but the moſt deſerving of his fellow-ſtudents to be his aſſociates; and ſhun the acquaintance and the example of the idle, the extravagant, and the profligate. Let him not be perſuaded or ridiculed into drunkenneſs, or any faſhionable vice; let him not be aſhamed of being ſingular, where ſingularity is virtue. Let him regulate his expences with a ſcrupulous regard to œconomy, and neither contract habits nor debts which may be a future burthen to his friends or to himſelf. Let him beware leſt his heart be rendered hard, and his deportment unfeeling, by attendance on diſſections of the dead and painful operations on the living; and by being accuſtomed in his daily viſits at an hoſpital to ſee and hear

multitudes labouring in every ſtage and under every variety of diſeaſe. And finally, let him not become pragmatical and pedantic in his converſation, conceited of his knowledge, and ſtudious of diſplaying it; nor, by acting the part of a noiſy and oſtentatious declaimer at medical debating ſocieties, contribute to tranſform an inſtitution capable of being turned to the promotion of ſcience, into a ſcene of theatrical rant, and of ſenſeleſs, bold, and tumultuous diſputation.

II. The firſt direction to be addreſſed to the young Phyſician, when about to enter on the exerciſe of his profeſſion, is not to begin to practiſe too ſoon. There are various inducements which may tempt him to offer himſelf to the world prematurely; overweening confidence in his natural abilities; extravagant ideas of the knowledge which he has acquired; the "res anguſta domi;" the impatient ardour of youth; the ſolicitations of inconſiderate friends; and the fear of being anticipated by rivals. But human health and human life are objects with which no one can innocently tamper. The latter, once loſt, is loſt for ever.

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The former, if not altogether deſtroyed, is often baniſhed for years by the hand of ignorant preſumption. Twelve additional months, devoted to preparatory ſtudies, might have enabled the haſty practitioner to diffuſe permanent joy through families, which he has now plunged into anguiſh and diſtreſs. The reflections and the concluſions to which theſe remarks will lead a conſcientious mind, may be ſtrengthened by the following conſiderations. A Phyſician, at his firſt outſet, muſt expect that his principal employment, though it will vary according to his ſituation, will in moſt places lie among thoſe perſons in the middle claſſes of ſociety, who are the leaſt opulent; as clergymen, tradeſmen, ſhopkeepers, and people of ſimilar deſcriptions. He will find that the great families in the neighbourhood are pre-occupied by ſome eſtabliſhed competitor; and that even if they are not, inſtead of having recourſe in caſes of ſickneſs to a young ſtranger, they will generally prefer ſending even to a much greater diſtance, and at an increaſed expence, for a Phyſician of known experience and ſkill. Now, perſons in the lines of life mentioned above, are ſeldom

in hafte to confult any medical advifer but their apothecary; and rarely apply for further aid until their diforder, be it what it may, has made an alarming progrefs. Thefe are circumftances which render a very ample fhare of knowledge highly neceffary to the young practitioner. But they are not the only circumftances. For the fame motives and habits which made his patients tardy in fending for him at firft, will make them equally tardy in confenting to call in a coadjutor in difficult and critical fituations. Hence he will often be compelled fingly to encounter a malady, which, had it feized upon a Peer or a wealthy Country-Gentleman, would have been affailed by the efforts of feveral of the moft renowned veterans in phyfic united to diflodge it.

The moft obvious and the moft dangerous temptation to which a young Phyfician is expofed, when he has actually fixed on a place of refidence, and prefented himfelf to the public as a candidate for employment, is that of taking improper methods of introducing himfelf into practice. From every method tinctured with deceit, or involving proceedings

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in any degree reprehenſible, let him turn aſide without heſitation, whatever proſpects of ſucceſs it may afford. Let him not ſeek to obtain, from the miſtaken good-humour of his medical friends, exaggerated panegyrics on his abilities; nor urge perſons of weight and credit, though not of the faculty, to addreſs importunate and unmerited ſolicitations in his favour to their acquaintance who live in his vicinity. Let him not lie in wait for opportunities of making an artful parade of his attainments, and of impoſing on the unwary by a ſolemn, pompous, and conſequential deportment, or by the ſound of technical terms and learned trifling (*g*). Let him not endeavour directly or indirectly to cauſe himſelf to be more highly eſteemed than the teſtimony of his own conſcience will juſtify; nor inſidiouſly abuſe the character and ſap the credit of a rival. While he cultivates, from better motives than thoſe of profeſſional emolument, affability and gentleneſs of demeanour; let

(*g*) It is ſaid to have happened in ſeveral inſtances, that Phyſicians, in order to gain credit, have ſuffered treatiſes to be publiſhed in their names, in the compoſing of which they had little or no concern.

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him guard againſt all affectation of courteouſneſs, all aſſumed and deluſive ſoftneſs of manners. Let him not become a ſupple, cringing, and ſervile attendant on the Great; ready at all times, like the chameleon, to take the colour of ſurrounding objects; and catching, like an humble mimic on the ſtage, the habits and ſentiments of his ſuperior. Let him not become an officious inſtrument in the hands of ſome wealthy or noble patron, furthering his ſecret ſchemes, miniſtering to his perſonal or political antipathies, and flattering his religious or irreligious prejudices. Let him not pretend an attachment to a wealthy and numerous ſect or party with a view to gain ſupport. Let him not ſtrive to recommend himſelf, by bearing anecdotes of ſcandal from one ſide of the country to another; nor by gratifying curioſity with improper diſcloſures as to the diſorders and conſtitutions of any of his patients; nor by addicting himſelf to field ſports, or becoming a frequenter of gambling clubs, an attendant on riotous and drunken (*h*) meetings, or

(*h*) Univerſal temperance both in eating and drinking is particularly incumbent on a Phyſician in every period of his

or a partaker of any extravagant or vicious practice which the fashion of the times or the custom of the neighbourhood may have established. There have been Physicians, the disgrace of their profession, who seem to have considered themselves, in studying medicine, as studying not a liberal science, but a mere art for the acquisition of money; and have thence been solicitous to acquire an insight rather into the humours than into the diseases of mankind. The temptations which lead to such views and such conduct are not peculiar to the young Physician; but he is exposed more than his brethren to their influence. Instead of attempting to force employment by disingenuous and immoral means, let him act so as to deserve it, and he must be more than commonly unfortunate if it does

his practice, not merely as being essentially requisite to preserve his faculties in that alert and unclouded state, which may render him equally able at all times to pronounce on the cases which he is called to inspect, but because it is a virtue which he will very frequently find himself obliged to inculcate on his patients; and will inculcate on them with little effect, if it be not regularly exemplified in his own conduct.

not ere long direct its course to him of its own accord *.

III. We come now to the general duties inbumbent on the Physician in actual practice; that is to say, the conduct to be observed by him towards his patients, their families and friends; towards other Physicians; and towards persons who occupy inferior departments in the medical profession.

Diligent and early attention, proportioned to the emergency of the case, and an honest

* Of the practices mentioned in the following quotation, I trust there have been but few examples. Yet the high professional authority whence it comes, does not allow us to suppose the imputation to be entirely groundless. "A very fertile source of false facts has been "opened for some time past. This is, in some young "Physicians, the vanity of being the authors of observa-"tions, which are often too hastily made, and sometimes "perhaps were entirely dressed in the closet. We dare "not at present be particular. But the next age will "discern many instances of perhaps the direct falsehoods, "and certainly the many mistakes in fact, produced in "the present age, concerning the powers and virtues of "medicines." Cullen. Mater. Med. i. 153.

exertion

exertion of his beſt abilities, are the primary duties, which the Phyſician owes to his patient. The performance of them is virtually promiſed, for he knows that it is univerſally expected, when he undertakes the care of the ſick man; and conſequently, if he neglects to fulfil them, he is guilty of a direct breach of his engagement. Were any additional conſiderations neceſſary to be urged, the probable importance of the patient's recovery to his own temporal intereſts, and its poſſible importance to his eternal welfare, might be ſubjoined. On proper occaſions ſecrecy likewiſe is incumbent on the Phyſician. But he ought to promiſe ſecrecy on proper occaſions alone; and he ſhould not forget to impreſs on his own mind, and on that of the perſon who conſults him, that no promiſe of ſecrecy can require or juſtify the telling of a falſehood. When carried from home, whatever be the occaſion, he ought not to omit leaving directions, by means of which, if his aſſiſtance ſhould be required elſewhere, he may eaſily be found. Punctuality in attending at appointed times, when practicable, ſhould not be in any degree neglected; leſt ſuſpicions ſhould be with juſtice entertained of the

the Phyſician's thinking little of the engagements into which he enters; or of the effects produced by ſuſpenſe and diſappointment on the anxious feelings of the ſick. Want of punctuality becomes ſtill more reprehenſible, if other medical men have been purpoſely deſired to give him the meeting. Towards all patients, and towards female patients in particular, the utmoſt delicacy ought ſtudiouſly to be obſerved; and every poſſible degree of care taken to avoid needleſsly exciting a bluſh on the cheek of the modeſt, or a painful ſenſation in the breaſt of the virtuous.

The general behaviour of the Phyſician towards his patient is then the moſt beneficial, as well as the moſt amiable, when he unites with the ſteadineſs which is neceſſary to ſecure a compliance with his injunctions, thoſe kind and gentle manners which beſpeak his ſympathy with the ſufferer. A prudent control over the ſick perſon and all his attendants muſt ever be preſerved. This object will be beſt attained, not by an overbearing demeanour and intemperate language, but by firmneſs diſplayed uniformly

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and mildly; not by the mere exercife of authority over the perfons concerned, but by an occafional admixture of well directed appeals to their reafon; and fometimes perhaps by the mention of appofite inftances, in which the difregard of medical inftructions on points fimilar to thofe in agitation, has been productive of very pernicious confequences. It is frequently of much importance, not to the comfort only, but to the recovery of the patient, that he fhould be enabled to look on his Phyfician as his friend. And how can the latter be looked upon as a friend, unlefs his manners are characterifed by kindnefs and compaffion; not the delufive appearance of a concern which he does not feel, affumed as a profeffional garb through decorum, or for the purpofe of enfnaring flattery; not that unmanly pity which clouds the judgment, and incapacitates it from forming a prompt, fteady, and rational opinion refpecting the meafures to be purfued; but that genuine and fober tendernefs, fpringing from the cultivation of habitual benevolence, which, while it wins the affection and cheers the fpirits of the patient, ftimulates his adivfer to exert every faculty of

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the mind for his relief? And what but this equable mildnefs of difpofition will teach the Phyfician to bear with patience the wayward humours, and to treat with gentlenefs the groundlefs prejudices which he muft continually encounter in a fick chamber?

A Phyfician may, under particular circumftances, or from particular motives of connection and attachment, beftow with propriety on one of his patients a greater portion of his time and attention than he gives to others who ftand equally in need of his affiftance; provided that he is ftill fufficiently attentive to the latter. But never let him adopt this plan for the purpofe of paying fervile and hypocritical court to the fick man or to his friends: nor ever let him be feduced to do lefs than his duty to perfons who employ him, becaufe they are of a temper eafy to be fatisfied; becaufe they happen to be poor; or becaufe they are of fuch a defcription, that cuftom or fome other incident renders it improper to receive fees from them.

Though the common ufage of the town or of the country in which the Phyfician refides, will

will regulate the compenſation which he may juſtly expect; yet this general rule will admit of ſo much latitude, and of ſo many exceptions, as to leave him ample ſcope for the exerciſe of liberality and benevolence. An independent and generous man will ſhew himſelf on every occaſion free from the leaſt tincture of ſordid avarice. He will exerciſe particular forbearance in the article of fees towards thoſe who are leaſt able to afford them. And he will neither accept a fee when circumſtances induce him to preſcribe unaſked; nor ever avail himſelf of artful pretences for viſiting a perſon whom he knows to be out of health, in the hope that his viſit, though it had not been ſolicited, may lead, through the politeneſs of the ſick man or his family, to a pecuniary acknowledgement. A Phyſician ought to be extremely watchful againſt covetouſneſs; for it is a vice imputed, juſtly or unjuſtly, to his profeſſion. That it is imputed with juſtice I am far from meaning to affirm or to intimate. And whenever it is imputed, the time and the advice ſo often beſtowed gratuitouſly by Phyſicians ought to be called to mind. But the exiſtence of the charge, whether true or falſe, may ſuggeſt

geſt a uſeful admonition. If it be the fact that more avaricious men are found in the medical profeſſion, in proportion to its numbers, than in others equally liberal, the conduct of its employers may be deemed one of the cauſes to which the redundancy muſt be aſcribed. So capriciouſly is a Phyſician treated on many occaſions by his patients and their connections; ſuch frequently is the diſſatisfaction with which his beſt exertions are received; that eagerneſs to be exempted from the neceſſity of practiſing may ſometimes render him too intent on accumulating an independent fortune. Let every ſick man beware that he does not contribute by his own conduct to place the temptation in his Phyſician's way. Let him not be fretful, impatient, and without reaſon diſcontented with his medical attendant; as though the latter had an inherent power of curing the diſtemper if he thought proper, or of curing it at once as by a charm. And when more than common trouble is given, let not ſuch an addition to the ordinary compenſation as under all exiſting circumſtances is reaſonable be withheld, or be given with reluctance.

In

In attending upon a patient, the Phyſician, while he omits not the reſerve which prudence dictates, will ſhun all affectation of myſtery. He will not alarm the ſick man, by diſcuſſing his caſe openly and unguardedly before him; nor will he put on a countenance of profound thought, and geſtures of much ſeeming ſagacity, either to augment his importance, or to conceal his ignorance. He will not aſſume the air of deſpiſing the intelligence to be obtained from the apothecary, who may have known the conſtitution of the patient for years, and in his preſent illneſs ſees him once or twice a day; nor even the information to be procured from nurſes, who have ſeen him every hour. He will not implicitly adopt the opinions of the one, nor yield to the abſurd fancies and prepoſſeſſions of the other; but he will add whatever is valuable in their ſeveral recitals to the reſult of his own perſonal obſervations, and conſider the whole as a maſs of premiſes from which he is to deduce his concluſions.

An eminent writer, ſpeaking in a (*i*) work already quoted reſpecting the performance of

(*i*) Dr. Percival's Medical Juriſprudence, p. 15.

ſurgical

ſurgical operations in hoſpitals, remarks, that it may be a ſalutary as well as an humane act in the attending Phyſician occaſionally to aſſure the patient that every thing goes on well, *if that declaration can be made with truth.* This reſtriction, ſo properly applied to the caſe in queſtion, may with equal propriety be extended univerſally to the conduct of a Phyſician, when ſuperintending operations performed not by the hand of a Surgeon, but by nature and medicine. Humanity, we admit, and the welfare of the ſick man, commonly require that his drooping ſpirits ſhould be revived by every encouragement and hope which can honeſtly be ſuggeſted to him. But truth and conſcience forbid the Phyſician to cheer him by giving promiſes, or raiſing expectations, which are known or intended to be deluſive. The Phyſician may not be bound, unleſs expreſsly called upon, invariably to divulge at any ſpecific time his opinion concerning the uncertainty or danger of the caſe; but he is invariably bound never to repreſent the uncertainty or danger as leſs than he actually believes it to be; and whenever he conveys, directly or indirectly, to the patient or to his

family,

family, any impreſſion to that effect, though he may be miſled by miſtaken tenderneſs, he is guilty of poſitive falſehood. He is at liberty to ſay little; but let that little be true. St. Paul's direction, *not to do evil that good may come*, is clear, poſitive, and univerſal. And if the Scriptures had contained no injunction ſuch as that which has been quoted, but had left the Phyſician at liberty to decide the point on grounds of expediency; he would have had ſufficient reaſon to be convinced that falſehood could promiſe but little even of the temporary advantage expected from it. For when once his employers ſhould know, and they ſoon muſt know, his principle and his cuſtom to be that of not adhering to truth in his declarations reſpecting his patient; his vain encouragements and deluſive aſſurances would ceaſe to cheer the ſick man and his friends. It may be urged, perhaps, that his reſerve will generally be miſconſtrued by the anxiety of thoſe who are intereſted for the ſick; and being conſidered as a proof of his opinion that the diſorder is highly formidable, will continually excite apprehenſions as groundleſs as they are diſtreſſing. A moderate ſhare how-

ever of prudence, united with that facility which is naturally acquired by practice of avoiding needless disclosures, and avoiding them without sliding into deceit either expressly or impliedly, will enable him to guard against producing unnecessary alarms. And they will be still less likely to be produced, if the uniformity of his conduct makes it evident to those who employ him, that while he cautiously refrains from representing the case before him in a more favourable light than he views it, he is equally solicitous and watchful to give early communications of probable or actual danger. The state of the malady, when critical or hazardous, ought to be plainly declared without delay to some at least of the patient's near relations; and, except under extraordinary circumstances, to the nearest. On many occasions it may be the duty of the Physician spontaneously to reveal it to the patient himself. It may sometimes also be incumbent on him to suggest to the sick man, or to his friends, the propriety of adjusting all unfinished temporal concerns. And conscience will frequently prompt him discreetly to turn the thoughts of the former towards religion.

Not

Not that the Physician is officiously to intrude into the department of the Minister of the Gospel. But he may often smooth the way for the Clergyman's approach; and on those who have been unfortunate enough to imbibe doubts as to the truth of Christianity, he may in some instances make a first impression which the Clergyman would in vain have attempted to produce. For the visits of the latter being foreseen, and his professional prejudices suspected, the mind would have previously armed itself against him; and his arguments would have been heard with reluctance and distrust. But the Physician labours under no such suspicions. His belief in revelation, though it may be thought absurd, is yet deemed disinterested and sincere. He can select his times and opportunities; he can pursue the subject under various forms, and to a greater or less extent, without his design becoming too obvious; and in the earlier stages of disease, while the understanding of his patient is unclouded, and his strength equal to the exertion of temperate discussion, may be able occasionally to lead him into a willing investigation of the evidences and doctrines of the Christian

 faith,

faith, which may terminate in rational and decided conviction.

But while he is thus anxious to promote the moſt important intereſts of his patients, who have been unhappy enough to fall into vice or ſcepticiſm; let him open his own heart to the very great improvement, which it may receive from the example of thoſe of a different deſcription. Let him learn beforehand from the ſincere Chriſtian to bear thoſe evils which it is now his office to alleviate, but may ſhortly be his lot to endure. Let him learn beforehand to recognize the goodneſs and mercy of his God during the pangs of racking pain, and the languor and weariſomeneſs of lingering decay. Let him learn that the humble recollection of a well-ſpent life, and the cheering conſolations and promiſes of the Goſpel, alone can enable him to ſuffer with patient fortitude, and to die with hope, with gratitude, with tranquillity, with joy.

The conduct of a Phyſician whoſe ſolicitude for the recovery of his patient is founded on pure and laudable motives, will be free from the

the influence of private and perſonal conſiderations in the application of his art. He will neither be too fond of novelties, nor too fearful of deviating on proper occaſions and on ſolid grounds from the beaten track: he will not obtrude ſome myſterious noſtrum illiberally concealed from the knowledge of his brethren: he will not cheriſh prepoſſeſſions againſt remedies and modes of proceeding introduced by others, nor partiality for thoſe diſcovered by himſelf. He will not conceive himſelf as deſcending from profeſſional dignity, when in emergences he mixes a medicine for his patient, or performs any other office or operation for his benefit, which in ſtrictneſs appertained to the Surgeon, or would have devolved on the Apothecary had he been at hand; nor heſitate even to ſee aliment prepared, nor to direct how it may be diverſified ſo as to be pleaſing to the palate of the ſick; nor to tender the food, which, though it had juſt before been refuſed, will often be accepted from the hand of the Phyſician. He will not be influenced by blind and indiſcriminate confidence in the ſubordinate medical attendants, much leſs by actual indolence or careleſſneſs, or a

fear of giving offence, to neglect the frequent inſpection of his patient's medicines. He will be the firſt to ſuggeſt in critical or uncommon circumſtances the propriety of calling in additional aid. He will not indulge a lurking wiſh to perſevere in a dubious or unſucceſsful ſyſtem of medical treatment, from the apprehenſion that a change will argue ignorance in himſelf, or redound to the credit of another perſon who may have ſuggeſted it. He will never recommend as a probable method of cure what he does not actually believe likely to prove ſo. He will not adviſe a journey to a public watering-place apparently from anxiety for the ſick man, but in reality from a deſire to pleaſe his wife and daughters by ſending them to a ſcene of faſhionable amuſement; or in dangerous or hopeleſs maladies merely to remove the ſufferer to a diſtance, inſtead of having him continue at home to die under his immediate care. He will not preſcribe a medicine, the propriety of which he diſtruſts, becauſe it is propoſed by the patient or recommended by his friends, without explicitly declaring his own opinion of it. He will remember that, though his reſponſi-

bility may be removed, if he acquiefces in their defire after this declaration; he is as truly refponfible for the confequences of a mode of treatment fuggefted by another, and adopted by him without any intimation of its probable effects, as he would have been had it originated with himfelf. He will not become boaftful and arrogant when his exertions are crowned with fuccefs; but will recollect that he is an humble inftrument in the hands of that Being, who gives knowledge to the Phyfician and health to the fick. Neither will he defert his patient when there are no longer any remaining hopes of recovery. Though life cannot be retained, pain may be mitigated. Even if the patient feems beyond the reach of medicine, the prefence of the Phyfician will compofe the minds and alleviate the forrow of friends and relations. But in thofe circumftances a man of liberality will be anxious to evince, by moderation in the receipt of fees, that compaffion and gratitude, and not fordid avarice and deceit, prompt his attendance.

Continual intercourfe with difeafe, and the habit of breathing in morbid atmofpheres,

ſeem, through the wiſe and merciful appointment of Providence, commonly to ſecure the Phyſician from infection. Hence caſes of contagion can rarely ariſe, in which theſe conſiderations, joined to a ſenſe of the duties impoſed on him by the profeſſion into which he has entered, will not bind him calmly to obey the ſummons of the afflicted, and encounter all perſonal hazard. Experience however has proved, that a Phyſician may convey to others a diſtemper, which is unable to faſten upon himſelf. In paſſing therefore from one family to another, when the former is viſited with a malady eaſily communicable, as a putrid fever, to people in general; or as the ſmall-pox, to thoſe whom it has not heretofore attacked; let him guard by all requiſite precautions againſt introducing into the latter houſe an inmate more formidable than that which he comes to expel.

Though ſome of the obſervations, which have been made under the preſent head, are applicable to the Phyſician only when attending on patients in the upper and middle ranks of ſociety; the greater number have

likewiſe

likewiſe an obvious reference to his duty when viſiting the poor. Perſons of the latter deſcription will principally come under his care in his capacity as Phyſician to an hoſpital, or to ſome other medical charity. On the ſubject of hoſpital practice it may not be improper to ſubjoin a caution againſt making unneceſſary or raſh experiments in the treatment of the patients. The ſcience of medicine undoubtedly derives continual acceſſions of improvement from the inventive genius of its followers. New ſubſtances are introduced into the materia medica; new modes are diſcovered of preparing and of combining drugs already in uſe; and new applications of antient remedies to the cure of diſeaſes, in which recourſe was never had to them before. In many reſpects an hoſpital preſents a field peculiarly inviting for puſhing theſe diſcoveries. Inſtances may there be found at hand of almoſt every complaint; many experiments may there be going on at once, and be inſpected in their ſeveral ſtages with a ſingle glance of the eye. To theſe inducements we may add another, though it will operate only on unprincipled men, who however will occaſionally find their

way

way into the medical as into every other profession; that in the populous wards of an infirmary the ill succefs of an adventurous trial is loft in the crowd of fortunate and unfortunate events; and even if it fhould terminate in the death of an obfcure, indigent and quickly forgotten individual, little if any difadvantage refults to the credit and intereft of the Phyfician among his wealthy employers. It is not meant by thefe remarks to cenfure experiments defigned to leffen the danger, or the fufferings, of the individual, when founded on rational analogies; commenced after mature deliberation; conducted by upright and fkilful men; watched during the whole progrefs with circumfpect attention; and abandoned in time when unfavourable appearances take place. But it is meant ftrongly to reprobate every experiment (*k*) rafhly or haftily adopted;

(*k*) Experiments are not unfrequently made upon living animals by Phyficians, in the courfe of their private refearches, for the purpofe of afcertaining the properties of drugs, or other facts of importance in medical and anatomical fcience. Neither the right nor the propriety of making thefe experiments on reafonable occafions can be difputed: but every degree of needlefs and inconfiderate cruelty

ed; or carried on by the ſelfiſh, the ignorant, the careleſs, or the obſtinate. Proceedings of this nature are highly criminal, partly becauſe they involve the health and life of the ſufferers in great and needleſs hazards; and partly becauſe they tend to confirm an opinion already too prevalent in ſome places in the minds of the poor, that ſuch is the general conduct of Hoſpital Phyſicians: an opinion which, wherever it exiſts, ſtrikes at the root of the chief advantages to be derived from one of the moſt excellent of charitable inſtitutions, by deterring perſons for whoſe benefit infirmaries are particularly deſigned from entering within their walls except in the utmoſt emergency; and filling them with gloomy appre-

cruelty in proſecuting them will be avoided with ſcrupulous care by men of feeling and reflection. And whenever they are painful and ſhocking in the execution, they ought not to be made to develop proceſſes of nature, from the knowledge of which no benefit ſeems likely to reſult; to ſupport and elucidate unimportant opinions in comparative anatomy; or in any way to gratify idle curioſity: nor ſhould they be repeated, though originally uſeful, after they have proved all that is expected from them; and when the reſults have been ſo carefully aſcertained, that they may be received as data already eſtabliſhed.

henſions

henſions and terrors until the happy moment of their eſcape. Similar remarks may be applied to the caſe of amputations, and other operations of magnitude, in hoſpitals; which ſhould never be performed without the concurrent approbation of the Phyſicians and Surgeons, given by each not as a matter of form, but with a conſciouſneſs of his perſonal reſponſibility for any needleſs injury or torture cauſed to the patient. While there is a poſſibility of reſtoring the uſe of a limb, or of preſerving it without endangering life; whatever time may be requiſite for attaining the object, it ought not to be amputated either to ſhew the dexterity of the operator, or becauſe the ſtump will be ſooner cured than the limb, and the patient will thus become leſs burdenſome to the charity. The intention of the charity is to cure and to preſerve. And even if credit be regarded, more is gained by one difficult cure than by many ſucceſsful amputations.

A benevolent Phyſician will not reſtrict his attendance on the poor to thoſe whom the bounty of the public brings before him. He will

will not neglect the opportunities which will occur, in his viſits to families reſident in different parts of the country, of giving gratuitous advice to the ſick and infirm villagers who may be mentioned to him as worthy of his notice; and will attend, as far as his neceſſary avocations permit, to the maladies of perſons in indigent circumſtances who live in his own neighbourhood, and are deſirous of conſulting him (*l*).

(*l*) The following quotation from "Medical Juriſprudence," p. 89, relates to public duties of another kind incumbent on Phyſicians. "It is a complaint made by "Coroners, Magiſtrates, and Judges, that medical Gen"tlemen are often reluctant in the performance of thoſe "offices required from them as citizens qualified by pro"feſſional knowledge to aid the execution of public juſ"tice. Theſe offices, it muſt be confeſſed, are generally "painful, always inconvenient, and occaſion an interrup"tion to buſineſs of a nature not to be eaſily appreciated "or compenſated. But as they admit of no ſubſtitution, "they are to be regarded as appropriate debts to the com"munity, which neither equity nor patriotiſm will allow "to be cancelled."——

"When a Phyſician is called to give evidence, he ſhould "avoid as much as poſſible all obſcure and technical "terms, and the unneceſſary diſplay of medical erudition. "He ſhould alſo deliver what he advances in the pureſt "and moſt delicate language conſiſtent with the nature "of the ſubject in queſtion."

The

The proper behaviour of a Phyſician to his competitors, and to the inferior members of the medical profeſſion, holds a prominent ſtation among the general duties which he has to diſcharge in the common courſe of his practice. He will conduct himſelf to all of them under all circumſtances on Chriſtian principles; with Chriſtian temper; and with a ſcrupulous regard to the attentions which they may reaſonably expect, and the privileges which they may juſtly claim, in conſequence of their reſpective ſituations. He will contend with his rivals for public favour openly and honourably. He will never attempt to ſupplant them by ungenerous artifices; by ſecret obloquy; by publiſhing or by cunningly aggravating their miſtakes; or by depreciating their eſtimation in the eyes of the world by ridicule of their perſons, characters, or habits. He will not ſtrive to keep excluſive poſſeſſion of the diſtrict in which he is employed, by cruſhing young practitioners, who, on their outſet in life, fix themſelves within its limits. He will not be led by pride and jealouſy to oppoſe the admiſſion of other Phyſicians to a joint ſhare with himſelf in the ſuperintendence of

hoſpitals

hoſpitals and diſpenſaries: a line of conduct the more to be reprobated, as it not only precludes deſerving men from obvious and fair ſources of credit and improvement; but at the ſame time robs the charity of the benefit of their aſſiſtance, and perhaps impairs its revenues by giving riſe to animoſities and diſſenſions among its ſupporters. Yet as he will be a better judge of the medical abilities of candidates for admiſſion than moſt of the Governors of the charity; it is his duty, notwithſtanding that he may incur the riſk of miſrepreſentation, to let his opinion be known, if perſons offer themſelves of whoſe unfitneſs for the ſituation he is thoroughly convinced. He will not harbour ſentiments of envy and hatred towards his fortunate antagoniſts, not even if they are called in by his own former patients (*m*); nor will he inſultingly triumph over thoſe to whom he is himſelf preferred. He will be ready to meet in conſultations, with-

(*m*) It would be equally unjuſtifiable to feel animoſity or reſentment towards thoſe individuals on account of their having exerciſed their indiſputable right of employing a new Phyſician, who in their eſtimation, and perhaps in reality, is entitled to the preference.

out

out being influenced by private diſlike, by antecedent diſputes, or by other perſonal motives whatever, any Phyſician for whoſe advice the ſick man or his friends may be ſolicitous; and, while he carefully examines the grounds of his new coadjutor's opinion, will beware of being obſtinately fixed in his own. When ſummoned to take the charge of a caſe which has previouſly been in other hands, he will give to the perſons already employed the credit fairly due to them: he will judge their proceedings with candour and impartiality, and abſtain not merely from deriding, but from needleſsly cenſuring or expoſing their defects. And if his exertions ſhould finally prove more ſucceſsful than theirs have been, he will remember that the method of treatment purſued by his predeceſſors may yet have been highly judicious, or at all events worthy of trial, at the time when it was adopted; and that the ineffectual attempts which they made, and perhaps the errors into which they may have fallen, may be the very circumſtances which have thrown a degree of light on the malady ſufficient to enable him to cure it. He will ſtudy to preſerve that amicable intercourſe be-

tween his medical brethren and himſelf, which may lead to an habitual, free, and mutually beneficial communication of intereſting facts, which may occur to them in the circle of their practice. He will refrain from every approach towards obtruſive interference with reſpect to a caſe already under the management of another. And if extraordinary or peculiar circumſtances ſhould in any inſtance lead him to conclude on mature deliberation that ſome interference on his part is an act of indiſpenſable duty; he will diſcharge that duty in ſuch a manner as to refute, if it be poſſible, the ſuſpicions which he muſt expect to incur of having been impelled by ſelfiſh conſiderations, or by other motives equally unwarrantable. He will aſſiſt his competitors, when abſent or out of health, with promptitude and with evident diſintereſtedneſs; and will at all times be juſt in his repreſentations of their merits. He will not attempt to bring forward ignorant or worthleſs Phyſicians, becauſe they happen to be his relations or his countrymen; to have been educated at the ſame ſchool with himſelf; to have been ſtudents at the ſame college; or to be recommended to him by his particular friends. He

will not entertain abſurd prejudices againſt any of his rivals, on account of having an unfavourable opinion of the univerſity from which they received their degrees. Nor will he ſcornfully exclude from all the privileges of fellowſhip intelligent medical practitioners, who have not been fortunate enough to receive a degree from any univerſity; when they give proofs of actually poſſeſſing thoſe attainments, of which an academical education is conſidered as the baſis, and a degree regarded as preſumptive evidence.

To poſſeſs the countenance and recommendation of an eminent Apothecary is frequently of no ſmall ſervice to a Phyſician, not merely at his outſet in life, but even when he is eſtabliſhed in practice. Hence mean and intereſted men have been known to reſort to moſt unworthy methods of ſecuring this aſſiſtance. "It is a known (*n*) fact, that, in many parts "of Europe, Phyſicians who have the beſt "parts and beſt education muſt yet depend for "their ſucceſs in life upon Apothecaries who

(*n*) Gregory's Lectures, p. 45.

"have

"have no pretensions either to the one or to "the other; and that this obligation is too "often repaid by what every one who is "concerned for the honour of medicine must "reflect on with pain and indignation." In this country, it may be presumed, examples of Physicians, who would contract that obligation on the terms of repaying it in the manner here alluded to, or in any similar way, are so rare (*o*), that it is unnecessary to dwell on the subject. It may be added, however, that a Physician who pushes into business ignorant and undeserving Surgeons and Apothecaries from motives of groundless partiality, or from the impulse of private friendship without respect to personal merit; acts a part less culpable indeed in itself, but not less detrimental to the public, than if his conduct had originated in a secret understanding between himself and them, founded on views of base and fraudulent advantage. And on the other hand, to employ his influence with his pa-

(*o*) Yet it is said to have happened more than once in London, that an old and established Apothecary has received half of a Physician's fees in return for his indiscriminate recommendation.

tients to the prejudice of ſkilful and meritorious men, in conſequence of raſh and ungenerous ſurmiſes, would be a proceeding highly to be condemned: to employ it thus through a private grudge would be the extreme of baſeneſs.

The nature of the medical profeſſion admits the Phyſician to ſuch a degree of private and unreſerved intercourſe with the families which he attends, as is capable either of being groſsly abuſed, or of being turned to purpoſes of great and general utility. If he divulges thoſe perſonal weakneſſes, or betrays thoſe domeſtic ſecrets, which come to his knowledge in the courſe of his employment; if he bears tales of ſlander from houſe to houſe; if he foments quarrels and aggravates miſunderſtandings; he is deſerving of ſeverer cenſure than words can convey. Whatever he witneſſes humiliating and diſgraceful in the habitation of one patient, he ſhould wiſh to forget before he enters that of another. He ought to watch for opportunities, and embrace them, though with prudence yet with alacrity, of removing prejudices, and obviating differences between neighbours;

neighbours; whether arifing from private difputes, from religious bigotry, or from the violence of political oppofition. He may thus be the happy inftrument of allaying thofe mental irritations, which difturb focial peace; and confer by his benevolent mediation a more important fervice on the parties whom he leads to a renewal of cordiality, than if he had relieved them by his fkill from an afflicting bodily difeafe. He may alfo contribute to diffufe juft fentiments on a great variety of fubjects, and to excite a tafte for ufeful and liberal knowledge among thofe with whom he is in habits of familiarity as a friend or as a Phyfician, by ftudying to render his converfation generally improving; by difcreetly introducing topics adapted for calm and rational difcuffion; and by occafionally bringing forward without parade or oftentation facts in natural hiftory and difcoveries in fcience, fufficiently interefting to awaken the curiofity of his hearers, yet not fo abftrufe as to perplex their underftandings.

Finally, let the Phyfician fcrupuloufly continue to avoid, when he feels himfelf firmly

eftablifhed in practice, every reprehenfible proceeding, either with refpect to gaining employment, or conducting himfelf in it, which he conceived it right to fhun when he firft offered himfelf to the world; and with equal care perfift in cultivating every good quality by which he was originally defirous of recommending himfelf. Let him confider himfelf through life as a learner; and inftead of refting fatisfied with a tolerable knowledge of the common routine of difeafes and prefcriptions, endeavour to accumulate every year a new fund of profeffional information. And let him not forget the wife advice of the poet,

> " Solve fenefcentem maturè fanus equum, ne
> " Peccet ad extremum."

Let him refign his poft in time to his fucceffors; and not ftrive in the wane of his ftrength and faculties to retain the practice, which habit and old connections may perhaps caufe to continue with him, long after the period when it ought to have been voluntarily declined by himfelf.

IV. It

IV. It remains briefly to mention the purſuits and occupations, to which the leiſure hours of the Phyſician may with peculiar propriety be devoted.

That general acquaintance with works of literature unconnected with medical improvement, which is naturally expected in men of liberal educations and cultivated minds, is by no means to be neglected by him. But I allude at preſent to thoſe ſtudies which are more nearly allied to his profeſſion. He will now be able to gratify to a conſiderable extent that paſſion for chemical, botanical, and mineralogical enquiries, that thirſt for philoſophical acquiſitions, that eagerneſs to trace the properties of bodies and the laws of nature by a chain of ſcientific experiments, which prudence and more preſſing duties may have forbidden him to indulge in the earlier period of his life. If he always bears in mind that the value of knowledge is proportioned to its practical utility; he will conſequently be ſolicitous to render all his attainments ſubſervient to the happineſs of others as well as to his own. This leading deſire of promoting

the glory of God by contributing to the welfare of man will induce him to communicate to the public, through ſome proper channel ſelected according to the circumſtances of the occaſion, and with that perſpicuous ſimplicity of ſtyle which befits didactic writing, every beneficial diſcovery at which he may arrive either in the courſe of his private ſtudies or of his profeſſional employment. He will not ſubject himſelf, by committing his thoughts to the preſs without ſufficient previous enquiry, to the charge of purloining the diſcoveries of others; nor of being vain of communicating what is either unworthy of notice, or as yet but feebly and imperfectly developed, or haſtily inferred from few and inadequate trials. In the recital of facts he will not neglect to ſtate every thing fairly and fully, as well what ſeems to corroborate the concluſion which he deduces, as thoſe things which appear indifferent, or militate againſt it; nor will he artfully throw the latter circumſtances into ſhadow, while he brings forward the former into the ſtrongeſt light. If in conſequence of any thing which he has done, or of any thing which he has publiſhed, he ſhould

ſhould find himſelf driven into a controverſy; let him conduct the literary warfare with becoming temper. Let him neither diſplay nor feel bitterneſs towards his antagoniſt: let him overlook and freely forgive any acrimony which may chance to be manifeſted towards himſelf. By ſupporting his own arguments, while he thinks them juſt, without being dogmatical; and by candidly giving them up, when he finds them erroneous; let him ſhew that he is leſs anxious for victory than for the elucidation of truth.

The Medical Journals of eminence publiſhed in foreign countries, as well as thoſe eſtabliſhed in his own, will properly engage his attention. From the one and the other he will probably derive very important aſſiſtance in the diſcharge of his duty as a Phyſician. Particular caution however may be requiſite in the practical application of the intelligence which he gains from the former ſource; as remedies and modes of treatment which are crowned with ſucceſs in one country, may prove by no means ſuited to patients who live in

in another climate, and in very different habits of life.

By taking an active part in promoting and superintending useful medical institutions, a Physician may render essential services to the community. To his zeal and industry may be owing the erection or the good management of hospitals, of dispensaries, of asylums for lunatics (*p*), and the establishment of societies for the relief of decayed members of the medical profession, their widows, and their orphans. His exertions however ought to be conducted with such prudence and candour, as to make it evident to every impartial observer that they are not prompted by vanity or interested views; but result entirely from an earnest wish to relieve the distresses of the afflicted, and to promote the improvement of the science of medicine in all its branches.

(*p*) It is one of the offices of a Physician to visit, when required by the Magistrates of the district, private houses licensed for the reception of insane patients, and to report the state of them. In drawing up those reports impartiality and plain-dealing are indispensable duties.

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To the poor, as already has been intimated, his charitable aid ſhould be cheerfully extended, not only when they are brought before him by means of public inſtitutions, or are recommended to his care in the courſe of his diſtant circuits; but whenever the vicinity of their reſidence to his own gives them a peculiar claim on his compaſſion, and enables him at a very ſmall expenditure of time and trouble to confer many an important and durable benefit. The laſt-mentioned object will in moſt ſituations be attained with the utmoſt poſſible enlargement of the numbers of thoſe who conſult him, as well as with the greateſt convenience to himſelf, by ſetting apart an appointed time in every week for giving gratuitous advice to the indigent. Perhaps too he may in ſome caſes have it in his power, in conjunction with a few friends as liberal as himſelf, to carry the exerciſe of benevolence ſtill farther, by ſupplying medicines to thoſe, who from their extraordinary poverty or ſingular diſorders are entitled to more than uſual pity; and who have not the opportunity of obtaining relief from diſpenſaries or hoſpitals. And in other caſes,

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by recommending the diſtreſſed poor to the attention of the opulent in their neighbourhood, he may procure them neceſſaries and comforts which otherwiſe they never would have poſſeſſed, and to which they may owe their recovery.

There are various other ways in which a Phyſician may contribute to the preſervation and improvement of the public health. One of the moſt obvious and efficacious methods is ſtudiouſly to avail himſelf of thoſe opportunities, which his profeſſional employment affords, of imparting uſeful information to Apothecaries. Throughout the whole kingdom Apothecaries are the Phyſicians of the lower claſſes of ſociety in almoſt every complaint; and, except in the metropolis and a few other towns peculiarly circumſtanced, execute the ſame office to the higher claſſes in all diſorders not very alarming. It is therefore of the higheſt conſequence that they ſhould be thoroughly competent to perform the taſk which is aſſigned to them. And each Phyſician may continually add to the knowledge of thoſe with whom he is converſant,

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not only by fully explaining to them his ideas refpecting every cafe in which they are employed together; but likewife by fuggefting and occafionallly lending to them inftructive books; and by apprifing them of new modes of practice, and new difcoveries as to medicines, of which, had it not been for his communication, they might never have heard, and without the authority of his recommendation would never have ventured to make trial. A Phyfician may alfo fave many lives by devifing and rendering public falutary precautions, by which the health and conftitutions of artifans, who work in unwholefome manufactures, may be preferved; and by turning his attainments in chemiftry and other branches of fcience to the invention of new proceffes equal or fuperior in point of cheapnefs and utility to thofe at prefent in ufe, and free from all noxious influence on thofe who conduct them. The cuftom of burying in churches, which among other bad confequences is frequently deemed an infuperable obftacle to the introduction of fires into thofe edifices; and thus occafions the air to

to be retained in ſo cold and damp a ſtate as to deter many infirm people from attending divine worſhip in ſevere ſeaſons, and to endanger the health of more; might perhaps be reſtricted by the united efforts of medical men to thoſe caſes in which the uſe of leaden coffins, or of other means equally effectual, prevents the eſcape of contaminated vapour.

The opinion of a Phyſician of character frequently determines the place and mode of ſtudy for young men deſtined for the medical profeſſion. He who is conſulted on theſe points ought to reflect how materially the advice which he gives may affect the advantage of the other party during life; and diveſting himſelf of prejudices which he may have contracted in favour of the ſeminary where he was educated, a ſeminary now perhaps much degenerated, or for the courſe of ſtudy which he purſued there, a courſe which experience may ſince have ſhewn to be ill arranged and defective; let him give an honeſt preference to that ſituation and that method of

of proceeding, which he deems under exiſting circumſtances the beſt calculated for the advantage of the ſtudent.

The charge of infidelity and contempt of religion has often been alleged againſt the medical profeſſion. This imputation is ſtrenuouſly repelled by Dr. Gregory. "Medicine," he obſerves (*q*), "of all profeſſions ſhould be the "leaſt ſuſpected of leading to impiety. An "intimate acquaintance with the works of na-"ture elevates the mind to the moſt ſublime "conceptions of the Supreme Being; and at "the ſame time dilates the heart with the moſt "pleaſing proſpects of Providence. The dif-"ficulties that muſt neceſſarily attend all deep "enquiries into a ſubject ſo diſproportionate "to the human faculties, ſhould not be ex-"pected to ſurpriſe a Phyſician; who in his "daily practice is involved in perplexity and "darkneſs, even in ſubjects expoſed to the "examination of his ſenſes." This charge may have been made on partial and inſufficient grounds; but the exiſtence of it ſhould excite

(*q*) Lectures, p. 62.

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the efforts of every confcientious Phyfician to refcue himfelf from the general ftigma. It fhould ftimulate him, not to affect a fenfe of religion which he does not entertain; but openly to avow that which he actually feels. And it gives additional force to thofe reafons which ought to impel the Phyfician, in common with other men, to employ an adequate portion of his leifure in ftudying the Holy Scriptures, and making himfelf mafter of the external and internal evidences of Chriftianity (*r*).

If the charge be in fome meafure true, it is of importance to the Phyfician to afcertain the caufes from which the fact has originated, that he may be the more on his guard againft their influence. The following circumftances may not have been without their weight.

(*r*) The charge in queftion is not peculiar to Great Britain. A French Gentleman of much information faid to me very lately: "Je ne fais s'il en eft de même des "Medecins en Angleterre comme des Medecins de "France. La plûpart des Medecins de France n'ont "point de religion. Ils ne croyent ni en l'immortalité "de l'ame, ni en Dieu."

They

They who are accuſtomed to deep reſearches into any branch of philoſophical ſcience; and find themſelves able to explain to their own ſatisfaction almoſt every phænomenon, and to account, as they apprehend, for almoſt every effect, by what are termed natural cauſes; are apt to acquire extravagant ideas of the ſufficiency of human reaſon on all ſubjects: and thus learning to doubt the neceſſity, become prejudiced againſt the belief, of divine revelation. In the next place, they who juſtly diſclaim the empire of authority in medical theories, may careleſsly proceed to regard religious doctrines as theories reſting on no other foundation, and deſerving of no better fate. Thirdly, it is to be obſerved, that men may be divided into two diſtinct claſſes, with reſpect to the ſort of teſtimony on which they receive truths of any kind. They who are chiefly addicted to inveſtigations and reaſonings founded on analogy, look primarily and with extreme partiality to that ſpecies of evidence; and if the thing aſſerted appears contrary to the common courſe of nature, more eſpecially if it militates againſt any theory of their own (and ſuch perſons are much diſpoſed

to theorise), they are above measure reluctant to admit the reality of it; and withhold their assent until such a number of particular proofs, incapable of being resolved into fraud or misconception, is produced, as would have been far more than sufficient to convince (*s*) an un-

(*s*) Thus, before the qualities of the magnet were known in this country, if a traveller had reported that he had seen a mineral endued with the property of attracting iron, and of giving it a permanent tendency to point towards the north pole; a person used to argue very much from analogy would probably have at once declared the assertion absurd and incredible: and laying very unreasonable stress on the total absence of any similar property in other minerals, would have remained unmoved by evidence, which would justly have been satisfactory to a mind accustomed to estimate the credit due to particular facts chiefly by their own independent proofs.

Of the effect of the sort of prejudice under consideration no example can be produced so truly surprising, as Mr. Hume's celebrated, I had almost said childish, argument against the credibility of miracles; an argument according to which the first account of an eclipse of the sun, of the appearance of a comet, of the eruption of a volcano, in short of any phænomenon which had not antecedently been known to occur in the course of nature, ought necessarily to have been deemed unworthy of the slightest credit, however strongly attested; and the averred facts to have been pronounced incapable of being proved by any testimony whatever.

biassed

biaſſed judgment. Whereas other men, little uſed to analogical enquiries, look not around for ſuch teſtimony either in ſupport or in refutation of an extraordinary circumſtance affirmed to them; but readily give credit to the fact on its own diſtinct proofs, or from confidence in the veracity and diſcernment of the relator. It is evident that Phyſicians are to be ranked in the claſs firſt deſcribed, and are conſequently liable to its prejudices. And it is equally evident that thoſe prejudices will render all on whom they faſten particularly averſe to recogniſe the truth of miracles; and will probably prevent them from examining with impartiality the evidence of a religion founded on miracles, and perhaps from examining it at all. Fourthly; to the preceding circumſtances muſt be added the neglect of divine worſhip too cuſtomary among perſons of the medical profeſſion. This neglect ſeems to have contributed not only to excite and ſtrengthen the opinion of their ſcepticiſm and infidelity; but ſometimes to produce ſcepticiſm and infidelity itſelf. For it is a natural progreſs, that he who habitually diſregards the public duties of religion, ſhould ſoon

omit thoſe which are private; ſhould ſpeedily begin to wiſh that religion may not be true; ſhould then proceed to doubt its truth; and at length ſhould diſbelieve it.

It muſt be admitted that the Phyſician is precluded by the nature of his occupation from the regular performance of public religious duties. His time is not at his own diſpoſal; he is liable every moment to calls, which will not admit of denial or delay; and he knows from unqueſtionable authority that "mercy "is better than ſacrifice." But there is great danger, even if his faith remain unſhaken, that the impoſſibility at one time of attending at church, and at another the uncertainty whether, if he goes thither, he ſhall be permitted to continue there unto the concluſion of the ſervice, may lead him unawares into a habit of abſenting himſelf altogether from public worſhip. At any rate it is in his power, and it is manifeſtly his duty, to embrace all opportunities which find him diſengaged; and ſo to contrive the arrangement of his viſits on Sundays, if the ſituation of his patients will permit, as to leave himſelf

ſelf ſufficient ſpace in the former or the latter part of the day to unite with his fellow Chriſtians in prayers and praiſes to his Maker. And let him not be deterred by an apprehenſion, which, if it were not ſometimes avowed, would not have ſeemed worthy of being noticed; that he may probably be ſuppoſed to have come to church with the hope, or with the premeditated deſign, of being ſummoned away in the face of the congregation, and of thus augmenting the idea of his buſineſs and importance. His general character and conduct muſt be already deſpicable, if they will not exempt him, in proportion as they are known, from the ſuſpicion of ſuch diſſimulation.

Finally, let not the Phyſician heſitate, through a ſervile or avaricious fear of offending ſome of his patients, and loſing their future employment, to take an active and ſteady, but temperate part in any local or public buſineſs which may ariſe, when his conſcience tells him that he ought to ſtand forward. The members of every profeſſion

have their trials, and are called upon at times to make their peculiar ſacrifices. And he who ſhrinks back when put to the proof, may advance perhaps ſome of his petty intereſts of the moment; but he advances them at the expence of Chriſtian duty.

CHAP. XIII.

ON THE DUTIES OF PERSONS ENGAGED IN TRADE AND BUSINESS.

THE perfons, to whom this chapter is intended principally to refer, are bankers, merchants, factors or agents, and manufacturers.

The method which will be purfued is the following. Thofe general principles of moral obligation, which may obvioufly be applied to men engaged in any of the above-mentioned employments, will be ftated and enforced in the firft place. And in a fubfequent confideration of each of thofe four employments in its turn, the bearing of fome of thefe principles on the conduct of men occupied in it will be illuftrated; and fuch particular obfervations will be introduced as, in confequence of their referring to circumftances chiefly or exclufively pertaining to one of the profeffions, could not be diftinctly advanced in the preliminary remarks.

The leading purpofes which trade and commerce, and confequently every bufinefs and profeffion which exifts by being fubfidiary to them, appear deftined by the will of Providence to anfwer, are to promote the cultivation of the earth; to call forth into ufe its hidden treafures; to excite and fharpen the inventive induftry of man; to unite the whole human race in bonds of fraternal connection; to augment their comforts and alleviate their wants by an interchange of commodities fuperfluous to the original poffeffors; to open a way for the progrefs of civilization, for the diffufion of learning, for the extenfion of fcience, for the reception of Chriftianity; and thus to forward that ultimate end, to which all the defigns and difpenfations of God, like rays converging to a central point, feem evidently directed, the increafe of the fum of general happinefs.

Nations and individuals, in planning or executing commercial undertakings, rarely enlarge their views beyond the fphere of their own immediate advantage. The ufual object even of good governments in encouraging

trade

trade is merely to replenish the public coffers, to strengthen the national marine, and thus to render the state formidable to rival powers. The aim of the individual in pushing his traffic is commonly limited to the acquisition of subsistence, wealth, and eminence, for himself and his family. Yet while the Government is attending solely to national interest, and the individual to private emolument; they will in most cases manifestly promote, however unintentionally, the divine plan of universal good. But when a Legislature sanctions, and a subject practises, a branch of trade which, though not unjust and immoral in itself, has an obvious tendency to diminish human happiness; being bound not only to observe the strict principles of justice, but likewise to evince their regard to the dictates of benevolence by adverting to the probable effects of their conduct, they act in opposition to the will of God, and are in consequence highly criminal. Such, it is possible, may be the case, even where the traffic is chargeable with no violation of probity and fair dealing; as the working of some of the unwholesome mines in the Spanish provinces in America, and perhaps the carrying on of some domestic manu-

manufactures pernicious to the health and morals of the persons employed in them. But it commonly happens that a trade, adverse in its nature to the good of mankind, involves likewise the positive guilt of fraud and rapine. And for the evils resulting from its known tendency, as well as for those positive crimes, all who encourage its continuance, while they are conscious of its guilt, become in a greater or less degree responsible. The Government which shall allow its subjects to continue the slave trade, now that its nature and effects are thoroughly understood; the merchant who shall fit out the ship; the captain who shall command it; the manufacturer who shall furnish it with manacles and fetters; will have to answer each according to the just scale of divine retribution, not merely for the blood spilt and the iniquities committed on the coast of Africa; but for the general misery, the blindness, and the barbarism created and upheld by a traffic repugnant to the fundamental principles of justice, and bidding defiance both to the spirit and the precepts of Christianity (*a*).

Enlarged

(*a*) The late discussions respecting the abolition of the slave trade have apprized the public of the baneful effects which

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Enlarged and liberal principles of commerce are thoſe which promiſe to a ſtate, in proportion as they are obſerved in its intercourſe with

which have been produced on the happineſs and character of the inhabitants of Africa by the intercourſe which we have hitherto carried on with them. There is equal reaſon to conclude from ſeveral publications, eſpecially from a recent work by Mr. Long, entitled, "Voyages and Travels "of an Indian Interpreter and Trader," that our traffic with the natives of North America has both thinned their numbers and grievouſly depraved their morals, by inſtructing them in European vices, and particularly by inſpiring them with an immoderate paſſion for rum. With this pernicious liquor our traders, I believe, firſt rendered them acquainted; and on every occaſion they now take advantage of the paſſion of the Indians for it, furniſhing them with it in abundance, either as an article of barter for their peltry, or more frequently as a bribe to gain their cuſtom; regardleſs not only of the diſtant conſequences, but of the immediate phrenſy and bloodſhed which it produces. Of the latter effects I ſhall briefly ſtate ſome inſtances from Mr. Long, taking them in the order in which they occur in his work. "The Indians "*generally* do miſchief when they are intoxicated—On "this occaſion, with the rum we gave them they conti-"nued in a ſtate of inebriety three days and nights; during "which *frolic* they *killed four of their own party.*" p. 49. —"A ſkirmiſh happened among the Indians, *in which* "*three men were killed and two wounded,* after a dreadful "ſcene of riot and confuſion occaſioned by the baneful "effects

with others, the greateſt national advantages; and hold out a proſpect no leſs flattering, of accelerating the improvement and augmenting the

" effects of rum." p. 50.—" The rum being taken from " my houſe was carried to their wigwaum, and they began " to drink. The *frolic* laſted four days and nights; and " notwithſtanding all our precaution (in ſecuring their " guns, knives, and tomahawks) *two boys were killed and* " *ſix men wounded by three Indian women; one of their chiefs* " *alſo was murdered.* On the fifth day they were all ſober, " and expreſſed great ſorrow for their conduct, lamenting " bitterly the loſs of their friends." p. 56.—" I found the " ſavages both men and women completely drunk;" (with rum given to them by Mr. Shaw, a trader;) " the whole " formed the moſt dreadful ſcene of confuſion I had ever " beheld; *there was alſo an old Indian and his mother* lying " dead upon the ſnow." p. 64.—" Another band brought " dried meats, &c. &c. which I purchaſed, giving them " rum, *as uſual,* with which they got intoxicated. *In this* " *frolic one woman was killed, and a boy terribly burnt.*" p. 85. —" I traded for their ſkins and furs, and gave them " ſome rum, with which they had a *frolic,* which laſted " for three days and nights; on this occaſion *five men were* " *killed and one woman dreadfully burnt.*" p. 104.—" I gave " them two kegs of rum, &c. for their peltry. They then " began to *frolic,* which continued three days and nights; " *the only accident* which happened was *to a little child whoſe* " *back was broken by its mother.*" p. 111.

Mr. Long repeatedly notices the ſucceſs which attended the efforts of the French, while in poſſeſſion of Canada, to convert

the happineſs of the whole earth. It is not however my province to diſcuſs them. They properly fall under the inveſtigation of writers

convert ſeveral tribes of Indians to Chriſtianity. I ſhould have rejoiced to find him beſtowing ſimilar commendations on the Engliſh. But he ſays, p. 31. "With regard "to thoſe Indians who have been accuſtomed to the ſo-"ciety of Engliſh traders, and even preachers, ſorry am I "to obſerve it, their ſentiments, manners, and practices; "are very different. The alteration is manifeſtly for the "worſe; they have become more degenerate; and have "added to the turbulence of paſſions unſubdued by reaſon "the vices of lying and ſwearing, which unfortunately "they have learned from us." The concluſion of the ſame chapter contains a ſpeech of an Indian chief to a Britiſh governor in the reign of Queen Anne, highly diſgraceful, if founded on facts, to the preachers of that time; but I truſt that the charge was even then overſtrained. I add with pleaſure, that the reports of the London Society for propagating the Goſpel give juſt ground to believe that the labours of their miſſionaries have in many inſtances been ſucceſsful among the Indians, eſpecially among the Mohawks.

I cannot cloſe this long note without expreſſing my hope that Great Britain will ſpeedily diſcern it to be her indiſpenſable duty to make her commercial intercourſe with Indoſtan, and her immenſe territorial poſſeſſions in that country, the means of attempting, on a much larger ſcale than has hitherto been tried, to introduce the Chriſtian religion among the Hindoos.

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on ſubjects of political œconomy. And they have been inveſtigated by Dr. Adam Smith, in his celebrated work On the Cauſes of the Wealth of Nations, with a force and acuteneſs of reaſoning, and ſtated with a perſpicuity of arrangement, which have enſured to moſt of his concluſions (for ſome of them ſeem at any rate to require conſiderable limitations) the approbation of perſons the moſt converſant with the topics of which he treats. To that work we may equally refer the member of the legiſlature on the one hand, and on the other the banker, the merchant, the agent, and the manufacturer: the former, that he may learn of what nature are the laws reſpecting foreign and domeſtic commerce which it behoves him to promote; the latter, that they may know of what deſcription alone thoſe privileges are which they can be juſtified in ſoliciting from Parliament, as not being injurious either to their fellow-ſubjects or to the general intereſts of mankind; that they may be aware of thoſe vulgar prejudices and falſe points of honour, which are implicitly received by numbers as vital principles of commerce; and may be ſatisfied that they may proceed with a quiet

conſcience

conſcience on oppoſite maxims, however diſcreditable in the eyes of many of their brethren.

From the obſervations which have been already made reſpecting the duty of individuals on the ſubject of commerce, the following general rules may be deduced. Firſt: that no man ſtands authoriſed in the ſight of his Maker to enter into, or to continue in, any ſpecies of traffic or buſineſs, which is either in itſelf unjuſt and immoral, or which in any way tends on the whole to impair the happineſs of the human race. And ſecondly: that every trader is bound, in following his occupation, to extend his views beyond his own emolument and advantage; and not only to purſue it according to the ſtrict rules of integrity, but alſo to conduct it on ſuch principles, and to direct it, as far as may be poſſible, to ſuch objects, as to advance the comforts, the proſperity, the intellectual, moral, and religious improvement, of his dependents, of his neighbours, of his countrymen, and, if his line of life enables him, of foreign nations, even in the remoteſt corners of the globe.

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He who is engaged in any kind of trade or bufinefs, has ufually to contend with a multitude of competitors. Let his competition be open, fair, and amicable; not tricking, ungenerous, and malevolent. Let it be difplayed, not in depreciating the fkill, or in vilifying the character, of a rival; but in laudable efforts to gain an honeft pre-eminence by fuperior attention, knowledge, diligence, and activity; by applying greater induftry and exercifing greater difcernment in choofing fituations, in the purchafe of raw materials or manufactures, in making improvements, in conjecturing the probable confumption, in calculating rifks, in taking fit precautions againft accidents and bad debts, in meeting the wifhes and fuiting the convenience of cuftomers and employers; in fhort, in every upright and becoming way, which may enable one man to tranfact bufinefs, or to fell commodities, on more moderate and acceptable terms than another.

In the courfe of this competition, the moft fatisfactory method by which a perfon may try the propriety of his conduct towards his brother-traders in any particular inftance, is by

by referring to that fundamental rule of Chriſt-ian morality, which directs him to act towards another, as he would think it reaſonable for that perſon, under ſimilar circumſtances, to act towards himſelf. This is indeed a rule of univerſal application to every pecuniary and mercantile tranſaction. Let the borrower and the lender, the purchaſer and the ſeller, the agent and the principal, the banker and the perſon who depoſits money in his hands, reſpectively conceive themſelves to have changed places. Let each aſk himſelf what proceedings he ſhould deem, in his new ſituation, equitable and kind on the part of the other; and he will rarely be miſtaken in determining what equity and kindneſs require from himſelf.

The profits of trade and buſineſs are to be conſidered as a fair compenſation for the labour, induſtry, and ſkill beſtowed upon them, and for the uſe and riſk of the capital employed. Of theſe particulars the general experience of the trading world may be expected to form a truer eſtimate than the ſolitary judgement of an individual. And on this principle the market-price at which an article is ſold,

and the cuſtomary terms on which a branch of buſineſs is tranſacted, may commonly be preſumed to be fair and reaſonable, and proper to be adopted, at leaſt by the young beginner, who may eaſily be miſled in his calculations, by not having yet experienced the various hazards and loſſes which will be diſcovered in winding up commercial dealings; unleſs it is known that they are kept up by combinations and other unwarrantable practices, or that ſome alteration, by which the article is cheapened, has taken place. Except in caſes of this nature, a young trader who lowers the current prices may be ſuſpected of too great eagerneſs for cuſtom. Yet an intelligent and conſcientious trader, aware of the temptations to which he and his brethren are expoſed, of exacting exorbitant gain from the public, will ſcrupulouſly inveſtigate the nature of his buſineſs, and will ſtrive to conduct his dealings on the loweſt terms which, if permanently adopted, would afford him a ſufficient, but not an immoderate profit; inſtead of implicitly following the rates and prices taken by others in the ſame line with himſelf. The terms, it is ſaid, ought to be

the loweſt which can be *permanently* afforded. This expreſſion is uſed both as conveying a direction which ſeems to be juſt; and for the purpoſe of ſtigmatiſing the conduct of thoſe adventurers, who endeavour to draw cuſtomers to their banking-houſe, or their ſhop, by dazzling them with flattering terms and accommodations which are not meant to be continued; or who tranſact ſome part of their buſineſs, or diſpoſe of ſome particular article, at a loſing price, as a lure to the unwary; while they more than repay themſelves by unſuſpected and exorbitant profits on (*b*) other branches of their trade. It commonly hap-

(*b*) Frauds of the latter kind are frequently practiſed by retail ſhop-keepers. Thus ſugar is ſometimes ſold at an under-rate, merely to gain cuſtom for tea, which is ſold far more than proportionally too dear; or great bargains are allowed in ribbands and gauzes, with a view to allure purchaſers for ſilks and laces at an exorbitant price. In ſuch caſes it is often contrived that the cheap article ſhall be one of trifling worth, and one the value of which is well known; while the dear article is of an oppoſite deſcription. When the bait has taken, the price of the cheaper commodity is commonly raiſed, or one of inferior worth is ſubſtituted in its place. Shops of this ſort are uſually called *cheap ſhops*.

pens to perfons of this defcription, that the bubble breaks on which they relied; and that numbers, more honeft than themfelves, are involved in their fall. Even if they profper for a time, they are ufually detected at laft: and whether fuccefsful or not, they ought to be expofed to contempt, as convicted of tricking and underhand proceedings, and as bringing a general fufpicion on the character of traders. It muft however be admitted, that in fome trades cuftom feems to have eftablifhed a lofing or nearly lofing price on certain articles, which is compenfated by as cuftomary (*c*) a high profit on others neceffarily fold at the fame fhop. In thefe cafes, though the mode of proceeding in queftion is very undefirable, on account of the temptations with which it is accompanied, the trader may find it nearly impoffible entirely to avoid it. But let him beware that his gains be not on the whole exceffive. It fhould be remembered that the temptations relating to the price

(*c*) Thus in the African trade there are what are called cheap bars, and dear bars; that is to fay, there is an eftablifhed method of computing by bars, which anfwers well to the trader in fome articles, and ill in others.

of

of articles, and to the terms of doing buſineſs, vary in different periods of a trader's life. He who at his outſet in the world is diſpoſed to reduce the current rates with the view of ſupplanting eſtabliſhed traders, is in danger, when he has got buſineſs into his own hands, of erring on the contrary ſide. Young traders may require to be guarded againſt lowering prices; eſtabliſhed traders againſt upholding them; and both againſt vilifying and cenſuring each other.

The natural tendency of moderate profits is to render all articles more eaſily attainable, both at home and abroad, to all claſſes of ſociety; and among the reſt to the poor, whoſe benefit ought to be ſtudied in the firſt place; as in every community they form the great maſs of the people. This effect the competition of trade would uniformly produce, if it were left to take a free courſe. But a contrary ſyſtem is too often purſued by means of (*d*) monopolies and combinations. The conſtant

(*d*) The moſt pernicious of all monopolies are thoſe in the hands of the Government of any country: and all trade

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conſtant tendency of monopolies is to raiſe the rate of tranſacting buſineſs, and the price of commodities, to an unnatural height. The tendency of combinations is the ſame: for though on incidental occaſions there may be a confederation of purchaſers againſt a ſeller;

in ſuch hands ſoon degenerates into a monopoly. The Sovereign, when he becomes a trader, though for evident reaſons he carries on buſineſs in many reſpects to great diſadvantage, is yet able to cruſh the private adventurer, and drive him from the market; while at the ſame time he commonly forces the induſtry of his ſubjects into an unnatural channel. The conſequences are, the decline of commerce, the increaſe of ſmugglers, and the depopulation of the kingdom. The firſt at leaſt of theſe effects, I believe, has been manifeſtly produced in Ruſſia, by the commercial ſpeculations of the preſent Empreſs. And the facts ſtated by Mr. Townſend, a late traveller through Spain, in various parts of his work, prove in how great a degree all of them have been, and ſtill are, experienced in that kingdom. The Spaniſh Monarch indeed is far from confining his traffic to a ſingle article, or to a ſingle place. He has two manufactures of broad cloth; one of china; one of cards; one of glaſs; one of paper; one of pottery; many of ſaltpetre; one of ſtockings; one of ſwords; one of tapeſtry, and one of tiſſue. He has the monopoly of brandy, cards, gunpowder, lead, quickſilver, ſealing-wax, ſalts, ſulphur, and tobacco. (Townſend's Journey through Spain, 2d edit. vol. ii. p. 240.) It appears from the ſame author, that ſeveral of theſe undertakings are as prejudicial to the royal adventurer, as they are to his ſubjects.

yet

yet even then the uſual purport and conſequence of the combination is to gain profit at the expence of a particular individual, not to reduce the general value of the article. It is a providential circumſtance that all theſe ſchemes, which are repugnant to the juſt principles of commerce, though they may ſometimes promote a private and temporary intereſt at the expence of public good, frequently terminate to the detriment of the projectors. The monopoliſt has not ſeldom been brought to ruin by the ſudden diſuſe of the article which he has bought up; or by the diſcovery of ſome freſh ſource from which it may be procured, or of ſome ſubſtitute which may be employed in its place. The aſſociates in a combination have alſo found that they have over-reached themſelves; that their project has failed; and that they have loſt the ſubſtantial and honourable profit, which they would have obtained, had they been contented not to graſp at extravagant and unjuſt advantages. Add to this, that they are liable to be oppoſed and thwarted by counter-combinations; and that if any individual, with an adequate capital, ſhould ſtand forward to reſiſt them, he is almoſt certain to

carry away the public favour, and triumph in reputation and emolument; while they are disappointed of their expected gains, and marked with indelible disgrace. Besides, fraudulent men are rarely true to each other. Each suspects the artifices of his neighbour, and hastens to be beforehand with him. In fact it generally proves, though the circumstance may not be publicly known, that the terms of the engagement are privately broken by some of the associates. Or the effects of the contract are done away by entering into a competition in practices, perhaps in bad practices, which it has not forbidden. A number of proprietors of lime-works, for instance, enter into a mutual agreement not to sell their lime under a certain price. But their rivalship remains the same. A contention instantly takes place, diminishing the profits of their league, though beneficial to the public; a contention who shall burn his lime the best, who shall make the shortest and easiest roads to his kiln, who shall afford the greatest accommodations to his customers; and, ere long, each of them is occupied in the less creditable employment of traversing the

 country

country far and wide for the purpoſe of traducing his confederates and recommending himſelf, at a ſacrifice perhaps of expence and time by no means compenſated by the advantages which he derives from having acceded to the combination. The ſecrecy with which combinations are almoſt neceſſarily formed and conducted, obviouſly tends to lead all who are concerned in them into duplicity and deceit; and is therefore a circumſtance ſufficient of itſelf to alarm a conſcientious and ingenuous mind. In truth, they naturally commence and terminate in fraud. On theſe accounts, as well as from their effect in obſtructing the primary ends of commerce, and rendering all articles to which they are extended ſcarce and dear, it is the duty of a perſon engaged in trade to refuſe all connection with the confederacies under conſideration. In general, too, it is his intereſt, if he be a man of ſkill, induſtry, and merit. For, while ignorance and ſlothfulneſs place a falſe dependence on artificial and iniquitous manœuvres; the oppoſite qualifications, if directed in an honeſt courſe, ſeldom fail to be crowned with ſucceſs.

Combina-

Combinations are usually vindicated by the persons concerned in them, on the plea of general convenience or of self-defence. Many evils, it is alleged, arise to the public from the frauds and the uncertainty of price produced by the competition of traders. The Legislature has frequently found itself constrained to remedy them by its interposition; as by limiting in various instances the fare of hackney-coaches, boat-hire, and the price of bread. And the advantages which result from the rates of wharfage, warehouse-rent, and the hire of post-horses, being fixed by the voluntary agreement of individuals, are universally acknowledged. Why, it is asked, may not similar agreements as to the price of other articles be of equally general benefit, if the terms fixed upon are moderate? In reply it may be in the first place observed*, that the part of the argument which

* With respect to bread, I apprehend that the law, when it interposes, only says that it shall not be sold *dearer* than the settled price; and that traders who through competition may chuse to sell it cheaper, or in other words to make it heavier for the money, are at liberty to do so. A similar observation may be applicable in other cases in which prices are regulated by law. In all

which refts on the moderation of the terms muft be totally laid afide. For, when the combination is once eftablifhed, it is extremely eafy then to raife the terms. In the next place, we need not hefitate to admit, that, in a few particular cafes, agreements for the purpofe of regulating prices may be ufeful; namely, when the article in queftion is in abundance, and cannot be monopolifed or rendered fcarce; and when the regulation will confeffedly prevent frauds, material lofs of time, or rude fquabbles with the lower claffes of the community. And in fuch cafes thofe agreements are juftifiable, as long as public good is their main object and effect, and not the private intereft of the parties who form them. But nothing is more palpably fallacious than, from fome trifling evils occafionally flowing from unreftrained competition, to argue againft competition itfelf; on which commercial enterprife, the plenty and cheapnefs of articles, the improvement of manufactures, and the civil ufage of

all fuch cafes the principle on which the Legiflature interpofes is precifely the reverfe of the principle of combinations, which always forbid the article to be fold cheaper than the appointed rate.

customers,

cuſtomers, radically depend. The ſecond plea for combinations is ſelf-defence; as when ſellers combine, and buyers follow their example, in order to oppoſe them. It is a ſufficient anſwer to this plea, that counter-combinations are illegal, and therefore immoral. Beſides, they are productive of many of the general bad effects of other combinations.

The reduction of exiſting prices to a lower rate, when ſuch a rate, if permanently adopted, will ſtill afford an equitable and ample profit, is ſometimes oppoſed not only by the prejudiced and the ſelfiſh, but by men of upright principles and liberal views. The former endeavour to give ſome colour to their objections, by pleading for the continuance of the high profits, on the ground of public good. They ſtate, that great gains afford a general encouragement to the extenſion of trade, a benefit of the utmoſt value to a commercial ſtate; that, however large they may be, they are liberally expended and uſefully employed by the poſſeſſor; and that, being thus returned into circulation, they excite

cite and reward induſtry, and furniſh occupation and ſubſiſtence to all the inferior claſſes of ſociety. But they forget that whatever might be ſubtracted from their profits by a reduction of prices, would be ſo much ſaved to the conſumers; that the maſs of conſumers, comprehending all the lower ranks of the people, is not only much more numerous, but is likewiſe in circumſtances far more diſtreſſed, all things conſidered, than the body of traders; and that as money is certainly not more likely to be hoarded up by the poor than by the rich, whatever the conſumers gain will be expended and employed in exciting and rewarding induſtry, and that of the moſt uſeful kind, and in extending conſumption and conſequently trade, as effectually as it would have been by the opulent trader. The arguments alleged by the other claſs of objectors, men of upright and benevolent intentions, though they do not eſtabliſh the identical concluſion which they are deſigned to ſupport, do credit to the motives of thoſe who urge them, and are not without their weight. It is ſaid, that although the trader who deals on a very extenſive ſcale might ſtill gain

gain an ample recompenſe, if he were to make even a conſiderable abatement in his terms, yet it would be wrong for him to make it; becauſe ſmaller dealers in the ſame article, when obliged, as they ſoon would be, to lower their prices to the ſame ſtandard, would not be able, in their contracted ſphere of buſineſs, to acquire a ſubſiſtence for themſelves and their families. This reaſoning, though inaccurate as far as it aſſumes that the ſmall dealer muſt ſell his wares at the price adopted by the great trader (*e*), forcibly points out the diſtreſſing conſequences which might follow

(*e*) Were the great dealers in any article to reduce their prices, it would not follow that ſmall dealers would be either bound or neceſſitated to ſell it exactly on the ſame terms. They would only be required to make a proportionate reduction in their prices; which would ſtill leave them higher, as at preſent, than thoſe of the great dealers. A ſhopkeeper in a country village may reaſonably ſell his commodities on terms ſomewhat higher than thoſe required by the London merchant, or the great manufacturer: for otherwiſe the profits of his little capital would not ſupport him; and his cuſtomers, who cannot reſort to a diſtant market without incurring expence and loſs of time, find themſelves repaid in convenience for what they ſuffer by the increaſe of price. Similar reaſoning might be applied to the caſe of ſome country banks.

from

from large reductions ſuddenly made. But it does not prove the impropriety of making even large reductions gradually. Were this mode adopted, no immediate or material inconvenience would be felt by any individual; and in the courſe of years the number of ſmall dealers would be diminiſhed, partly by ſome of them turning their little capitals into other branches of trade, but principally by the circumſtance of fewer entering from time to time into that particular line, until it had at length ſubſided to that proportion which would be able to procure a comfortable livelihood on the reduced rate of profit. And further, it muſt not be forgotten, that if this principle of reaſonable reduction were purſued as far as it might be in different trades; an event towards which no ſteps can be taken unleſs great dealers begin to ſet the example; thoſe ſmall dealers, who might experience a diminution of their incomes by ſelling their own commodities at a reduced price, would be benefited in return, by being able to lay in their ſtock for trade, and to purchaſe, in the capacity of conſumers, other articles from their

their neighbours on lower terms. We may obſerve, in quitting this ſubject, that whoever is convinced, on conſcientious reflection, of the propriety of reducing the terms and prices of his own buſineſs, ought not to be deterred from carrying the plan into execution, by the public clamour, or the private ſolicitations, of his avaricious or miſtaken brethren.

Among the moral virtues peculiarly to be cultivated by perſons occupied in buſineſs or commerce, probity ſtands foremoſt. It may appear ſuperfluous to admoniſh the trader to practiſe common honeſty; but perhaps it is leſs ſo than it may ſeem. This remark is not intended to convey illiberal and unmerited reflections on the character of particular deſcriptions of men; nor to intimate that a conſiderable number of traders would knowingly be guilty, if opportunity ſhould offer, of groſs cheating. Individuals there are, in the trading world, ſo deſtitute of moral principle as to purſue gain by every poſſible method; plundering individuals, and defrauding the revenue, regardleſs of the laws of God, and of

thoſe

thoſe of their country. But men that act thus, are not to be reclaimed by a ſhort and tranſitory warning. My chief deſign is to put the man of buſineſs on his guard againſt being drawn almoſt imperceptibly into practices, which, though they may be rendered familiar to the mind by habit, and may carry on their face no ſtriking characteriſtics of criminality, yet will be found, on examination, to partake of deceit, and to merit the appellation of petty frauds. The temptations to ſuch practices vary as well as the practices themſelves, in each different employment: but they occur more or leſs, and are too frequently indulged, in all. Some inſtances of them will be given hereafter; but in this place it is neceſſary to mention one of the principal grounds on which they are defended. This is what is called the cuſtom of trade. In all matters which in their own nature are indifferent, the cuſtom of trade may be a proper guide; and in many caſes which will occur, it is the only poſſible guide: but innumerable evils reſult from adopting it as the general rule of commercial morality. Under its deluding in-

fluence (*f*) the trader blindly proceeds in the beaten path, rarely exercising his judgement, except in the most glaring cases, in the discrimination of right and wrong; or surrendering up his scruples to its authority, and acquiescing in practices which he discerns to be fraudulent, merely because they appear sanctioned by the conduct of his neighbours. But he who is solicitous "to preserve a conscience void of offence" will not put his conscience in commission. He will examine every thing for himself. He will entertain strong and jealous suspicions, that in the complicated dealings of trade, where selfishness meets with continual opportunities of gratifying itself, common usage will have established many proceedings which it will be his duty to decline and to counteract. He will be ever on the watch against being betrayed into guilt by the snares of custom. He will not be deterred, either by false shame, by mistaken ideas of honour, by the certainty

(*f*) To avoid the tedious and repeated enumeration of bankers, merchants, agents, manufacturers, &c. I use, though perhaps with unusual latitude, the term trader, in this place and in others, to comprehend them all.

of

of preſent loſs, or by the apprehenſion of offending his partners, though they ſhould be older and richer than himſelf, and though his own proſpects ſhould greatly depend on the continuance of the connection, from diſcharging his private duty, and ſetting an upright and encouraging example to others, by abandoning every practice, however generally prevalent, which he believes to be tinctured with deceit. Much leſs will he ever be induced to break or evade the laws of his country, either by the plea of cuſtom, or of what he will hear termed the neceſſity of trade (*g*). Nor will he be

(*g*) While French cambrics were ſubjected to a duty amounting to a legal prohibition, almoſt every linen draper in London, perhaps every one, ſold them; and all of them pleaded cuſtom on the one hand and neceſſity on the other. The neceſſity was the neceſſity of pleaſing their cuſtomers, who ſcarcely knew that the cambrics were French and illegal. Each ſhopkeeper was afraid that, if he could not furniſh his cuſtomer with a frill to his ſhirt, both frill and ſhirt would be bought at a neighbouring ſhop, where no ſcruples would be found. The law was very objectionable, and is now repealed. But while it exiſted, the introduction of cambrics to ſale was the moſt palpable ſmuggling. The linen-draper was not the actual ſmuggler. Certain perſons, with whom he was in habits of private intercourſe, did that part of the buſineſs for him; and

be miſled by the temptation, though it ſhould aſſume, as it ſometimes will, a more deluſive ſhape. If he perceives, or imagines that he perceives, in an exiſting ſtatute ſomething abſurd, inexpedient, and injurious to commerce; and is almoſt diſpoſed to conclude that he ſhall act a meritorious part in diſregarding an injunction prejudicial to the public; let him remember that the Legiſlature, and not himſelf, is the judge appointed by the Conſtitution to decide on commercial expediency and the national welfare; and that, if he claims the rights of a Britiſh ſubject, he muſt conform to the reſtrictions of Britiſh laws.

Conſcious of the improper bias to which his judgement will be liable, if he has to form his general principles concerning the duties of his employment, or his opinions reſpecting parti-

and relieved his reputation, and no doubt his conſcience, which might have been hurt had he ſmuggled for himſelf. As it was unlawful to keep a quantity of thoſe goods, a ſtore of them was depoſited in ſome neighbouring houſe, from which ſmall ſupplies were fetched as they were wanted. A ſtriking inſtance this how general ſmuggling may become, when cuſtom and intereſt prompt it, and character is not impaired by it!

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cular cuſtoms of trade, at the moment when he is aſſailed by temptations and called upon to act; he will revolve theſe ſubjects in his mind betimes, and provide beforehand againſt the hour of trial. He will prepare himſelf to bear the brunt of the attacks, which he may expect from thoſe among his brother traders, whoſe ideas of right and wrong are leſs ſtrict than his own. Hackneyed in the artifices of their craft; fearful of being expoſed to public odium, and to the riſk of a diminution of emolument; ſtung by what they will term his affectation of ſuperior purity; and enraged at his refuſal to join in their diſhoneſt combinations; they will uſe every art in public and in private to undermine his reſolution, and to diſcountenance his tenets. Nor muſt he be ſurpriſed if ſome of his prudent friends, anxious for his ſucceſs in the world, ſhould kindly take the trouble of counſelling his inexperienced youth. They will tell him that trade cannot exiſt, if people are to be ſo unreaſonably conſcientious; they will point out the folly of reſolving to engage with his competitors, and with the world, on ſuch unequal terms; they will exhort him to follow the ex-

ample of older men, who, no doubt, underſtand the proper ways of doing buſineſs better than himſelf; and not to be cheated of ſolid and ſubſtantial profit by viſionary dreams of impracticable morality. But let him not be alarmed; or, if alarmed, let him not be deterred. Let him remember on what authority it is ſaid, "Thou ſhalt not follow a multitude to do evil (*h*)." Honeſty, he may be tolerably ſatisfied, is the beſt policy as to this life; he cannot doubt whether it is ſo as to the next. Honeſty conſiſts in equally withſtanding temptations, whether ſmall or great, whether leading to practices condemned or ſanctioned by the multitude. Applied to trade, it neceſſarily includes ſome ſacrifices of poſſible gain. Nay it requires every branch of buſineſs to be abandoned, which cannot be carried on to advantage without the practice of fraud. The trader, to whom it has never yet happened to relinquiſh any gain for the ſake of a good conſcience, may ſuſpect that he has no conſcience. The origin of almoſt all the unjuſtifiable proceedings in trade, is a ſpirit of covetouſneſs. He alone may hope that he is free from that

(*h*) Exodus, xxiii. 2.

ſpirit,

ſpirit, who purſues his buſineſs, not with a mind thirſting for ſuperiority, nor with the mere view of accumulating wealth, but principally with the deſign of fulfilling duties and doing good. And he who forbears to take unlawful or queſtionable gains, does, even in that reſpect, more ſervice to the world by his example, than he could have done by the application of ſuch gains to purpoſes ſeemingly the moſt charitable and beneficial.

That pecuniary ſacrifices may be made with eaſe whenever probity requires them, all perſonal and domeſtic expences ſhould be adjuſted, eſpecially at a trader's outſet in buſineſs, on a plan of regular frugality. As the ordinary profits of trade do not exceed eight or ten per cent. the young trader who ſets out with ſpending at a higher rate cannot be ſaid to act an honeſt part. And he ſeldom acts with prudence in ſpending at firſt more than half the ſum. In the caſe of the commiſſion buſineſs, and in trades which are carried on rather by the labour and ingenuity of the manager than by the capital which he poſſeſſes, ſomewhat more latitude may be allowed. Frugality is

recommended, not as implying parſimonious meanneſs, not as checking the ſuggeſtions of charity; but as oppoſed to gaudy ſplendour, to luxurioufneſs, to extravagance; and as a guard againſt vicious indulgences and habits. If it be a virtue peculiarly incumbent on one man above another, it is on him, who riſks in his daily employment, as all traders may be ſaid to do in a greater or a leſs degree, the credit and property of others. And if there be any perſon under more than uſual temptations to neglect it, ſurely it is he whoſe occupation continually ſupplies him with ready money; the want of which frequently contributes to reſtrain other men from becoming prodigal. On this virtue then let the trader rely for eminence and wealth; to this let him look as the ſpring deſtined to feed thoſe future ſtreams of bounty and benevolence in which the redundant profits of trade are beſt expended, diffuſing comfort to the wretched, and manifeſting the gratitude of him who bids them flow to the ſupreme giver of all proſperity. To "labour with his hands that he may have to "give to him that needeth (*i*)" is a precept

(*i*) Epheſ. iv. 28.

addreſſed

addreſſed by the Apoſtle primarily to a particular deſcription of men; but it is a precept equally adapted to all men engaged in profitable labour. Let the man of buſineſs neither neglect the inducement to labour which it ſuggeſts to him; nor the application which it enjoins of a liberal portion of the fruits which that labour produces. It is a laudable and wiſe method for a trader, and for every man who follows a lucrative profeſſion, to eſtabliſh in his mind a principle of allotting annually a ſettled proportion of his profits to charitable purpoſes; that is to ſay, after aſſigning a fixed and moderate ſum for his neceſſary expences, and a moderate additional ſum, as the family for which he is to provide and other circumſtances may require, for accumulation, to devote a large proportion of the remaining exceſs of profit to unoſtentatious charity. The ſum for accumulation might alſo be lightly taxed. The fund thus being raiſed, there would be no difficulty in applying it.

A ſtrict and active principle of probity will alſo teach the trader to be ſcrupulouſly obſervant even of his verbal engagements in all pecuniary

pecuniary and mercantile tranſactions; and carefully to guard againſt exciting expectations of any kind, which there is not a fair proſpect of his being able to ſatisfy. It will render him faithful and attentive in the concerns of other men committed to his care, or depending on his conduct. It will deter him from embarking in adventurous enterpriſes of traffic, in which the riſk is not compenſated by a reaſonable proſpect of extraordinary advantages. And even if there ſhould be ſufficient grounds to expect returns unuſually profitable, it will reſtrain him from involving too large a ſhare of his capital in the undertaking. He will remember that the faireſt hopes may be blaſted; and will think of the calamities of thoſe who might be ruined by his misfortunes. He will alſo fix in his mind this very ſerious conſideration: imprudence and conſequent diſtreſs have betrayed numbers into diſhoneſty and deceit, who once felt confident in their own integrity.

To ſecure himſelf as far as may be poſſible both from the riſk and from the ſuſpicion of practiſing duplicity, he will be anxious to lay open,

open, in ſuch a meaſure as prudence will permit, the principles on which he acts in his profeſſion. He will derive heartfelt ſatisfaction from reflecting that he has fairly acquainted his employers with the rules which he has preſcribed for his own conduct; and that he has thus in ſome degree contributed to preclude himſelf from all deviation from them by having rendered it more difficult, and more ſhameful. Nor will he forget that it is wiſer manfully to communicate at once, what may hereafter be made public even againſt his conſent. His own bankruptcy, the failure of others with whom he has concerns, unforeſeen lawſuits, diſſolutions of partnerſhips, unſettled accounts tranſacted with executors, and other unexpected events, may diſcloſe his proceedings to the world. Theſe conſiderations, while, in the place of better motives, they may deter the fraudulent trader from perſiſting in his craftineſs, may alſo juſtly incite the man of integrity to ſhun every unneceſſary concealment; leſt he ſhould be ſuſpected of being unwilling to draw aſide the veil, from a conſciouſneſs that ſomething diſgraceful would be found behind it.

In

In various other inftances the fame attention to upright and ingenuous dealing will difplay itfelf. He will not give undue preference to particular cuftomers; he will not impofe on the ignorant, nor furprife the unwary, nor take advantage of the neceffitous. He will not affert certain fpecific terms to be the loweft on which he can tranfact bufinefs, or conclude a bargain, at the time when he means, if preffed clofely, to accept lower; nor afk higher than he intends to take, for the purpofe of making a merit of giving way. He will be folicitous to name at the firft his loweft price; and not to expofe himfelf by making large abatements, or by fluctuating backwards and forwards between conceffion and refiftance, to the charge of being on the watch for opportunities of exaction. The great trader not unfrequently declaims againft the fhopkeeper, with whom he deals for the little articles of domeftic confumption, if the latter afks a higher price, and then takes a lower; while he is doing the fame thing on the largeft fcale in his own mercantile tranfactions.

An

An upright trader will not be led by the ſuggeſtions of ſelf-intereſt, or by an improper deference to the opinion or compliance with the importunities of others, to apply to the legiſlature for privileges and encouragements, or to oppoſe taxes and reſtrictions affecting the article in which he deals, either ſingly or in conjunction with his brother traders; until he is convinced on ſerious and impartial conſideration that there is nothing in the proceeding which is unreaſonable, and adverſe to the public good. He will not lay a partial or imperfect ſtatement of the caſe before his repreſentative in private, or before the Houſes of Parliament at their bar. He will not ſeek to enſnare them into acquieſcence by falſe pretences and exaggerated accounts; nor profeſs to be petitioning merely for one object, while he is ſecretly purſuing another which he dares not avow.

The ſubject of credit, being extremely important, and affecting all claſſes of traders, requires ſome general obſervations in this place. It will naturally be purſued through moſt of its ramifications in the ſubſequent heads

heads into which the preſent chapter will be divided.

The term credit has different ſignifications as it reſpects different men. When applied to a ſoldier, it chiefly regards courage; when to a lawyer, abilities. In commercial language it means the title which a trader is ſuppoſed to have in the world to confidence in reſpect to his mercantile, and more particularly his pecuniary tranſactions.

In this ſenſe, as being generally received in the trading world, the term is to be underſtood in the following pages. But as ſome confuſion occaſionally ariſes, both among traders and others, from the vagueneſs with which it is uſed; it may be expedient to add ſome further explanation, for the purpoſe of accurately diſtinguiſhing commercial credit from other points not always diſcriminated from it. It may therefore be obſerved, that by credit is not meant the trader's credit as a man, but ſolely as a trader: although his credit as a man, and even as a religious man, may to a certain degree mix itſelf in the queſtion.

queſtion. He who is proud, paſſionate, avaricious, voluptuous, and irreligious, may be *a very good man*, according to mercantile language; that is, a man in good credit; for he may at the ſame time be rich, punctual in his payments, and poſſibly alſo prudent, and tolerably fair in his dealings. But he will not be quite in ſo good commercial credit as if he were, in his character as a man, of the contrary deſcription; though he may be in much better credit than far worthier men. Further, credit in the mercantile ſenſe does not mean the trader's credit in his own eyes, but in the eyes of the world. Though it may be ſaid, therefore, to be his duty to keep up his credit, the direction does not mean that it is his duty, or that it is allowable in him, to gratify whatever arrogant ideas he may entertain of commercial dignity and reputation. Men, under the plea of purſuing their credit, and continually alleging their favourite axiom, that it is right ſo to do, often purſue what in fact is little elſe than the indulgence of their pride; and perhaps impair their credit, or at leaſt what ought to be the true foundations of it, by their ill-directed and reprehenſible efforts.

efforts. A trader, for inſtance, maintains an eſtabliſhment unſuitable to his profits, or to the ſtate of his family, profeſſedly for the ſake of his credit, pleading that he thus gains reputation and attracts cuſtom; while, in fact, pride has inſinuated itſelf, and is at the bottom of all his proceedings. In this caſe it often happens, that while the trader conceives himſelf to be ſupporting his credit, and is ſwelling with the idea of his own importance, he is actually pulling down his credit in the opinion of thoſe who are looking upon him. Men out of buſineſs, who have no connection with him, and do not ſcrutinize his character, may perhaps be deceived; but while they are eſtimating his wealth and conſequence by outward appearances, men in buſineſs who deal with him, and with whom alone his credit is important, are forming a very different concluſion. Many other inſtances might be added to exemplify how diſtinct a thing commercial credit is from the gratification of pride. Thus a trader, perhaps, inſiſts that his name ſhall ſtand foremoſt in the firm of the houſe; his credit, he aſſerts, will ſuffer, if it does not; while it frequently is evident that he is

actuated confiderably, or chiefly, by an oftentatious defire of apparent fuperiority. Or, perhaps, he borrows money through the medium of a clerk or agent in fome covert and difreputable way, in order to fpare himfelf the mortification which his pride would fuftain, were he to borrow in his own perfon, in an open and creditable manner. Or it may be, that he difdains to borrow at all; and through this difdain puts his credit to real and ferious hazard. Or he refufes to communicate the fituation of his affairs to his partners, efpecially if they are his juniors; arrogantly claiming to be implicitly trufted on his known credit. Or he forbears to diffolve a partnerfhip with an improper affociate, through the fear, as he ftrives to perfuade himfelf, of having his credit impaired, but in reality of having his pride wounded, by betraying to the world that the connection was imprudent and wrong from the beginning.

Credit admits of degrees. It is the duty of fome traders to cultivate it in a higher degree; of others, in a lower. It is to be cultivated in order to be ufed; not to feed the pride of

the poſſeſſor. There is a rational length therefore, beyond which, attempts ſhould not be made to carry it. It would be abſurd for a ſmall country banker to aſpire to rival the credit of a great London bank; or a great London bank that of the bank of England. It is enough if each man's credit ſuffices for the carrying on of his particular buſineſs. Let not traders then in higher credit deſpiſe thoſe in lower; nor thoſe in lower credit emulate thoſe in higher. And let thoſe who pique themſelves on their commercial credit, remember how ſmall a part it forms of the real character of the man.

Though credit has been defined to be the title which a trader *is ſuppoſed* to have in the world to confidence in reſpect to his pecuniary and mercantile engagements and tranſactions; it is obviouſly his duty to provide that the title be real, and that there be ſolid foundations for confidence to reſt on. The foundations of a trader's credit are property, integrity, punctuality, induſtry, prudence, openneſs of dealing, freedom from extravagance, from a ſpirit of wild ſpeculation, and from

from vice, and the character of the partners and of others with whom he is closely connected. The natural effects of these qualifications are sufficiently plain. It may be noticed however, that although property may hold the first place in common language among the stable grounds of credit; yet the influence of the other requisites which have been specified is extremely great: and particularly of a character of established eminence for the practice of those moral virtues, which, being of universal and indispensable obligation independently of their consequences as to commercial success, have been pointed out to the trader antecedently to any mention of the subject of credit. They who have been known uniformly to have conducted their business according to the rules of fairness and plain dealing; to have made no vain parade of their credit; to have resorted to no device calculated to excite an erroneous opinion of their wealth, of the reliance placed upon them, or of their prudence, industry, talents, and dispositions; to have abstained from improper transactions, however profitable; to have

dared to tell truths even when unfavourable to their credit; and never to have deviated from rectitude in thofe trying conjunctures which bring men's principles to the teft; have found themfelves rewarded in critical times by the confidence of the public, by the warm attachment and ftrenuous exertions of their friends, and even by generous and ample offers of affiftance from quarters from which it was the leaft expected.

As a trader who does not fully poffefs the real foundations of credit may chance, for a time at leaft, to obtain it; fo another who has the foundations may yet be without the credit which he deferves. Let the former ftrenuoufly exert himfelf to merit the confidence which accident has conferred upon him; and fcrupuloufly refrain from ufing it in the fmalleft degree farther than his property and fituation render warrantable in the eye of confcience. Let the latter, inftead of reforting to improper fteps for the purpofe of augmenting his credit, patiently fubmit to the want of it as to other unavoidable evils; and wait till by

his

his perſeverance in good conduct the unfavourable impreſſions conceived againſt him be done away.

While the trader is careful on the one hand not to uſe any endeavours for extending his buſineſs repugnant to equity, and good faith, or to the ſpirit of candour and liberality; he will be equally attentive, on the other, not to be deficient in juſt and laudable exertions. By unabating diligence he will promote, together with his own advantage, the intereſt of his employers; by diſcarding unneceſſary forms he will conſult their accommodation; by mild and attractive manners he will conciliate their eſteem. In particular, he will ſtudy to give them no grounds to reproach him with the want of punctuality. A failure in this point may frequently be of material detriment to their plans and proſpects; and will always excite in them a great ſhare of diſſatisfaction, greater perhaps in many inſtances than ought to be felt under the circumſtances of the caſe.

It is one of the firſt duties of an upright trader to keep accurate accounts; and by

means of frequent and ſober inſpection to be at all times maſter of the ſituation of his affairs. If he perceives them at any period to be ſo far embarraſſed as to give him more ſolid grounds to fear that they will continue to decline, than to hope that they may proſper and be retrieved; let him not be driven by a ſanguine temper to the reprehenſible, and frequently diſaſtrous, experiment of ſtriving adventurouſly to weather the ſtorm; and of endeavouring to regain what he has loſt by riſking his remaining property; which belongs rather to his creditors than to himſelf. Let him not over-rate his reſources, the goodneſs of his debts, or the probable ſale and product of his merchandiſe or manufactures. But above all things, let him not ſeek to bolſter up his credit by unjuſtifiable means. Let him not put off the evil day by accepting depoſits, much leſs by obtaining loans, from the unſuſpecting. Let him diſplay a mind ſuperior to the ſuggeſtions of falſe ſhame, and alive only to the impulſe of moral rectitude. Let him not make ſecret payments to particular friends and connections; let him aſſemble all thoſe who have demands upon him; let him lay before them

them a fair ſtatement of his paſt tranſactions, of his preſent condition, and of his future proſpects. If he ſhould foreſee that inſtant bankruptcy muſt be the conſequence of ſuch a diſcloſure, let him be no leſs earneſt to become a bankrupt for the juſt advantage of his creditors, than he would have been reſolute not to fail by colluſion for the purpoſe of defrauding them. One of the principal grounds on which it is his duty, under the circumſtances now ſuppoſed, to ſtop payment, is the neceſſity under which he is laid, while he continues to go on, of making partial payments; that is to ſay, payments to ſome creditors to the conſequent injury of others. If he goes on a week too long, the payments during that week cannot but be partial; for, as long as he proceeds as a ſolvent man, he cannot proportion his payments to his creditors according to their reſpective debts: to do that, he muſt have the aid of the law. While a trader is heſitating whether to ſtop or not, which he may reaſonably be ſuppoſed to do for a few days, while examining his accounts and reſources, he ſhould endeavour, if obliged to make ſome payments, to make them with all practicable

regard to due proportion, leſſening perhaps ſtill more ſome of the heavieſt; and not giving a preference, as in ſuch a criſis he will be tempted to do, to the moſt importunate and unrelenting creditors. Rather let their importunity and ſeverity have the effect of haſtening the period of his ſtopping.

If ſuch be the duty of a perſon whoſe affairs are in a ſtate not greatly worſe than ambiguous; never let the trader act on the preſumption of retrieving his circumſtances when they have become flagrantly inſolvent. Let him conſider, that by ſtopping fairly at once he may gain a complete diſcharge from his debts; and that, by attempting to proceed, he not only riſks the loſs of that advantage, but expoſes himſelf to a multitude of temptations; temptations, namely, to ſet up falſe credit, to engage in adventurous ſpeculations, to concealment of the ſituation of his affairs from clerks and others, and ultimately, to deſpair of mind. Let him recollect the conſciouſneſs of diſhoneſty and deceit, which will attend him in every ſtep that he takes; and the increaſed obloquy and diſgrace, which await him if obliged

obliged to fail at laſt. A haſty reſolution of endeavouring to ſtand his ground, may leave him a prey for life to ſorrow and remorſe. Let him beware of following the ſelfiſh advice of ſome creditor, who may have an intereſt in urging him not to ſtop; a creditor whoſe debt is perhaps ſo large, as to make him fear leſt his own credit ſhould be hurt by the failure of ſo great a debtor; or who wiſhes the inſolvent man to proceed, in order that, by giving him a falſe credit in the eyes of others, he may at their expence finally eſcape loſs himſelf. It is remarkable, that in bankruptcies it does not happen, in general, that the dividend made on the aſſets amounts to more than five or ſix ſhillings in the pound; a fact, which ſhews how great a proneneſs there is in the trading world to forbear too long from ſtopping payment, and one which may itſelf operate as a ſtriking admonition on the ſubject.

There are two ways in which an inſolvent man may terminate his affairs. One is, by a commiſſion of bankruptcy; the other, by ſurrendering his effects under a deed of truſt.

In

In the firſt method, an expence amounting to about an hundred pounds is incurred, and ſome delay is neceſſary. The advantage to the inſolvent man is, that the conſent of a certain portion of his creditors is ſufficient for his diſcharge for ever from all his debts. In the ſecond method, the expence is little; but the ſignature of all the creditors is neceſſary to exonerate the individual. If he has many bill-creditors, that is to ſay, creditors who hold bills of exchange for which he is reſponſible, a deed of truſt is impracticable, as the creditors are not to be met with. Inſolvent men are very apt to prefer a deed of truſt, as a leſs diſcreditable meaſure than a commiſſion of bankruptcy. And, not unfrequently, inſtead of bringing matters to a concluſion by one of the preceding methods, they procure a reſpite, by obtaining what is called a letter of licenſe; which is no more than an agreement from the creditors to poſtpone all claims for a limited time. When a trader fails, there is generally a ſtruggle to get the more favourable courſe adopted; and the party concerned is frequently guilty of all kinds of partiality to particular creditors, in order

order to gain their concurrence. From ſuch practices, however ſtrong the temptation, let every honeſt trader refrain.

A queſtion naturally occurs in this place; whether a perſon who has failed, and has not been able by the ſurrender of his effects to pay the full amount (*k*) of the debts which he had contracted, is bound in conſcience to diſcharge the remainder, if he ſhould afterwards find himſelf able. In ſome caſes he is under no ſuch obligation. But, in order to diſcern clearly in what caſes the obligation exiſts, and of what nature it is, it will be requiſite to enquire into the letter and the ſpirit of the law of the land reſpecting bank-

(*k*) "The bankrupt, upon his examination, is bound "upon pain of death to make a full diſcovery of all his "eſtate and effects, as well in expectancy as in poſſeſſion, "and how he has diſpoſed of the ſame; together with "all books aad writings relating thereto; and is to deliver "up all in his own power to the commiſſioners, except "the neceſſary apparel of himſelf, his wife and his chil-"dren; or in caſe he conceals or embezzles any effects "to the amount of 20l. or withholds any books or writ-"ings with intent to defraud his creditors, he ſhall be "guilty of felony without benefit of clergy." Blackſtone, 10th edit. vol. ii. p. 482.

rupts.

rupts. The law leaves all ſubſequent property acquired by the bankrupt open to ſeizure, on account of debts contracted before his failure, and remaining unpaid, unleſs a certain proportion of his creditors, of a ſpecified deſcription, have concurred in granting him a certificate of his having made an ingenuous diſcovery of his effects, and of his having conformed in all points to the directions of the ſtatutes. This certificate, on being allowed after due enquiry by the Lord Chancellor, ſecures to the bankrupt, together with other privileges, a legal indemnity from all unſatisfied claims. The law likewiſe points out ſeveral caſes (*l*) in which the certificate ought not to be regarded; or, if granted, may be afterwards ſuperſeded. It may therefore be ſtated as the firſt general rule on this ſubject, that if a perſon who has obtained his

(*l*) See theſe caſes enumerated in Blackſtone, vol. ii. p. 484. The bankrupt alſo, on preſenting the certificate to the Chancellor, or to the Judges appointed by him to inveſtigate the matter, muſt make oath that it was obtained without fraud. p. 483. If it ſhould afterwards be diſcovered that he had then perjured himſelf, the certificate, on a proper application, would certainly be annulled.

certificate

certificate ſhall be conſcious that he has concealed ſome fact from his creditors, intentionally, or even unintentionally (for he is not to reap advantage from his own negligence), the diſcovery of which would in his opinion have prevented it from being granted; he is bound in ſtrict juſtice not only to provide the beſt means in his power for paying the full amount of their reſpective debts, but likewiſe to diſcharge them from time to time with reaſonable diſpatch, in proportion as he ſhall find himſelf able.

But further; the bankrupt laws give advantages to the inſolvent trader over other inſolvent perſons, only on the ground of his inſolvency proceeding from ſome misfortune peculiarly incident to trade; and are deſigned for the benefit of ſuch traders only as are both honeſt (*m*) and induſtrious. Nay, "unleſs "it ſhall appear that the bankrupt's inability "to pay his debts aroſe from ſome caſual loſs; "he may, upon conviction by indictment of "ſuch groſs miſconduct and negligence, be

(*m*) See Blackſtone, vol. ii. p. 474.

"ſet up in the pillory for two hours, and have "one of his ears nailed to the ſame, and cut "off (*n*)." This ſevere ſtatute, though I know not that it has been carried into execution in a ſingle inſtance, is itſelf a ſufficient proof of the law not having intended that men who have been guilty of flagrant imprudence, careleſſneſs, or extravagance, ſhould be indulged by their creditors with certificates. Let us ſuppoſe then, that a bankrupt has been guilty of theſe faults, and is known to have been guilty of them by his creditors; of whom, notwithſtanding, a requiſite number think fit to grant him a certificate. Thoſe who ſign it may be (*o*) culpable for acceding to that meaſure; but undoubtedly they relinquiſh all

(*n*) Blackſtone, vol. ii. p. 482.

(*o*) The diſcretionary power of granting or refuſing certificates to bankrupts, with which creditors are inveſted by the law, ought to be employed in conformity to the purpoſe for which it was conferred, to promote the public good. It affords an opportunity of giving encouragement to the deſerving, and of diſcountenancing men of ſuſpicious characters. Too great facility in ſigning certificates, by confounding, as far as it operates, the diſtinction between right and wrong, is not leſs injurious to the community than the oppoſite extreme.

 further

further claims on the bankrupt. He ſtands from that moment diſcharged from every obligation of *juſtice* to pay them a ſingle additional farthing, however ample may be the property which he afterwards acquires. But with reſpect to thoſe creditors who did not ſign his certificate, he ſeems to remain in a different predicament. The unſatisfied demands of theſe men are not prejudiced in the eye of conſcience, though annulled in law, by the reprehenſible lenity of the former; of which they manifeſted their complete diſapprobation in the manner indicated by the legiſlature, namely, by refuſing to concur in a certificate, which, according to the ſpirit and meaning of the ſtatutes, ought to have been withheld on the part of the creditors, and ought not to have been accepted by the bankrupt for the purpoſe of evading future payments, which he might be able and bound in conſcience to make. If theſe obſervations are well founded, it may be laid down as a ſecond general rule; that under the circumſtances which have been ſtated, he is bound in juſtice (juſtice, I mean, as meaſured by conſcience, not by law) to pay thoſe of his creditors who did not ſign the

the certificate, the remainder of their debts according to his ſubſequent ability, in the ſame manner as he would have been had he obtained his certificate by fraud.

Some other caſes, varying in ſeveral points from thoſe which we have been inveſtigating, might yet be propoſed. I do not however enter into them, as the enquiry would lead into minute and tedious details; and as it would in fact be ſuperfluous, ſince they may be reſolved by an application of thoſe principles on which the preceding general rules are founded.

If it be aſked, whether a bankrupt is bound by thoſe rules only to the payment of the ſpecific ſums which he owes, or to the further payment of intereſt; and, whether his obligation to pay either the one or the other may not depend on the manner in which his future property is acquired; the anſwers to both theſe queſtions are obvious. The reaſons which oblige him in conſcience to pay the principal ſums, oblige him equally to repay ſuch of them with intereſt, as he would have been bound thus to repay if he had not failed.

And

And they oblige him to discharge both principal and interest by the application of any property over which he finds himself possessed of a legal power of disposal; whatever be the means by which that property has come into his hands.

When a number of partners have become bankrupts through the bad behaviour of one of them, the foregoing observations, though applicable to all of them (for each had made himself in a great degree responsible for the conduct of the other), press with especial force on the culpable person; and should render him particularly desirous of contributing in proportion to his future ability to make up, both to his creditors and to his former associates, the losses which they sustained through his blamable proceedings.

In the next place it is to be observed, that in most of the instances wherein the bankrupt may stand exempt from the imperious demands of justice, he will feel his conscience assailed by the no less powerful impulse of Christian benevolence. Though his failure

has been owing neither to mifconduct nor to negligence; though every one of his proceedings has been free from the flighteft tincture of difhonefty or deceit; yet when he is afterwards bleffed with wealth, if he beholds thofe who have fuffered by his misfortunes ftruggling with calamities or pining in want, and ftretches not forth his hand to relieve them; he may be as criminal in the fight of his Maker as if he were detaining what was ftrictly and abfolutely their own. In this cafe the line of duty is evident. In others lefs ftrong he muft judge by a fair comparifon of the fituation of himfelf and his family, with that of his former creditors, what are the meafures which either gratitude or charity requires him to adopt; whether they call upon him to make up his deficiencies to the whole number, or only to a part; to difcharge them fooner, or later; completely, or but to a certain degree; with intereft, or without it. But let him judge, as he would wifh others under fimilar circumftances to judge towards himfelf, with candour and impartiality; let him even determine beforehand to incline to the humane and generous fide. The bias of felf-intereft will fufficiently bring him

him back to the ſide of parſimony. As for men who, after paying ſcanty dividends, employ ſubſequent affluence in luxury and parade, regardleſs of the ſituation of their unhappy creditors; they deſerve to be claſſed with criminals of the moſt infamous deſcription.

The obſervations which have been made reſpecting bankrupts may eaſily be applied to the ſituation of an inſolvent trader, who has ſettled his affairs by a deed of truſt, with ſuch changes as the nature and terms of the deed obviouſly require.

After having addreſſed the foregoing obſervations to the trader who has failed, and has retrieved his circumſtances, it may not be improper to conclude the ſubject with a ſhort admonition to the creditor. If the former ought to be prompt as well as juſt in offering, the latter ſhould be delicate and ſcrupulous in accepting. Even in caſes where ſtrict juſtice gives him a right to the ſum laid before him, and much more on occaſions where he has no ſuch claim, it may frequently happen that

what the one is bound in confcience to tender, it would be ungenerous and morally wrong in the other to receive.

A few remarks refpecting the general difpofitions of a trader, and his habits in private life, may be fubjoined in the next place.

The man who is conftantly engaged in one particular employment, and accuftomed to direct his thoughts day after day and year after year into the fame channel, frequently acquires a narrow turn of mind. Like the furveyor who traverfes a country for the purpofe of laying out a turnpike road, regardlefs of its beauties and carelefs as to its fertility, and attending to its inequalities merely with an eye to the forming of a communication between them, to the quantity of materials which will be wanting, and the facility with which they may be procured; he neglects to exercife his underftanding in enlarged and comprehenfive views of the various objects around him; and, if he contemplates them at all, meafures them only by that limited and inadequate fcale, to which he has been ufed to refer the concerns

 of

of his private occupation. Of all the profeſſions which are in the hands of the higher and middle claſſes of ſociety, none perhaps lead more directly to contracted ideas than thoſe which conſiſt in buying and ſelling, in caſting up accounts, in calculating pecuniary riſks and advantages, and in the uniform tranſactions of the counting-houſe and the ſhop. To guard the youth deſtined for ſuch a ſituation from falling into the trammels of prejudice, and habituating himſelf to partial and confined views of things, it is peculiarly deſirable that his mind ſhould be cultivated, his faculties expanded, and his ideas taught to expatiate in a wide and ample range, by a liberal and learned education. The neglect of his improvement in literature is the more blamable, as he will probably be ſnatched away from ſchools and tutors, and initiated in the myſteries and immerſed in the details of his future employment, at an earlier age than his companions, who are intended for the church, for phyſic, or for the bar. But let him not abandon his ſtudies when he commences a man of buſineſs. Let him not throw aſide his armour when he wants it the moſt. Let him ſedulouſly devote

his leiſure, let him ſeduloully redeem from ſcenes of trifling amuſement leiſure that it may be devoted, to the peruſal of eminent authors, antient as well as modern, to works of general information, of ſcience, and of taſte. Many a wary father would ſtart at theſe words, as indicating the high road to ruin. Many a wary father has inculcated on his ſon that trade has nothing to do with learning. The ſagacious parent conſiders all reading, except that of day-books, tables of intereſt, invoices, and orders from correſpondents, as indiſpoſing the mind to commerce, and as a waſte of valuable time; as never contributing to the gaining of money, and too often to the ſpending of it. But let not the ſon be a trader, unleſs he may be ſomething more. Let him alſo be a virtuous, wiſe, and enlightened man, at once a benefit and an ornament to ſociety. Fathers of families, who have ſons in trade, ought to encourage them in rational and improving purſuits, and warn them againſt trifling away, as is often done, all the remainder of the day, after buſineſs is over, in idle converſation. And if they are conſcious of a deficiency of knowledge in themſelves, with the greater

earneftnefs fhould they excite their fons to the attainment of more. Thefe obfervations may be extended to perfons who have young men deftined for trade under their care, either as apprentices or on any other footing.

Let the trader keep a conftant and vigilant eye over the habits of his mind and the workings of his heart, left he fhould gradually be abforbed in mere worldly concerns; left he fhould contract a covetous and niggardly fpirit, eftimating too highly the importance of riches, and unwilling to apply them to their proper ufe. Above all things let him not depend folely or principally on himfelf, nor afcribe his fuccefs folely or principally to his own exertions. "Beware (*p*) that thou forget not the "Lord thy God; left when thou haft eaten "and art full, and haft built goodly houfes, "and dwelt therein; and when thy herds and "thy flocks multiply, and thy filver and thy "gold is multiplied, and all that thou haft is "multiplied; then thine heart be lifted up—

(*p*) Deut. viii. 11. 18.

"and thou ſay in thine heart, My power "and the might of my hand hath gotten "me this wealth—But thou ſhalt remember the lord thy God; for it is he that "giveth thee power to get wealth." To the Supreme Diſpoſer of all things let him be grateful in proſperity, let him be cheerfully ſubmiſſive in misfortunes. Let him not repine when his hopes are croſſed; nor envy thoſe to whom Providence may appear more bountiful. Let him not vilify and calumniate his competitors; nor ſuffer the ſeeds of hatred towards them to find ſhelter for a moment in his breaſt. Let him be candid to merit, even in a rival. Let him look with kindneſs on young beginners in his own occupation, and remember that the world is large enough for him and them. Let him omit no favourable opportunity of admoniſhing the thoughtleſs, of encouraging the deſerving, of aiding the unfortunate, of diſcountenancing the idle, the fraudulent, and the vicious. In a word, let him ſtudy to promote in others the practice of thoſe virtues which he feels incumbent on himſelf.

It

It may be neceſſary to ſuggeſt to the trader a particular caution againſt infringing the Sabbath. Let him not imitate thoſe among his brethren who make it a mere day of pleaſure and conviviality; or who, being prevented by eſtabliſhed cuſtom from opening their counting-houſes and ſhops, ſhew by employing it in caſting up books and writing letters on buſineſs, that principle would not detain them from their ordinary occupation. A ſtrict attention to the proper duties of the ſeventh day, in addition to the daily duties of religion, is not more than ſufficient to teach him who is engaged during the ſix days in "laying up "treaſure on earth," that his firſt concern is "to lay up treaſure in heaven."

In ſelecting the perſons with whom he connects himſelf in partnerſhip, while the trader reflects that one ignorant, careleſs, or adventurous man may impair the credit and bring on the ruin of his aſſociates; let him not undervalue the danger to which his own principles may be expoſed by continual intercourſe with a man of immoral character. Let him remem-

remember too, that the character of the persons whom he selects to be his friends and the companions of his leisure hours, will have a manifest effect, not only, as has been already mentioned, on his credit, but also on his manners and private conduct. The intimacies of a trader are commonly formed on mercantile principles. He is apt to associate chiefly with men engaged in commerce, with brokers, customers, and others, by whose instrumentality he may gain money; and to associate with them not merely from similarity of pursuits, and the necessary connections of business, but from an habitual attention to profit, and a solicitude to turn even the moments of relaxation to pecuniary advantage. Through the influence of lurking avarice, he is prone to consider little, either the religious, moral, or mental qualities of his acquaintance, except as far as they may be likely to make him poorer. And through the same influence he sometimes renders himself deservedly unhappy through life, by making wealth and lucrative connections the grand object of matrimonial engagements.

It frequently happens that men over-rate the good which they have done; and perhaps it is equally common for them to have considered too little the good which they might have done. The services which a person engaged in a liberal line of trade or business may render to the public by an upright discharge of the duties of his occupation, and a diligent attention to the opportunities of usefulness which it affords, are not sufficiently regarded. He who pursues his employment for its proper ends; and conducts himself on principles of equity and benevolence; who scrupulously obeys the precepts of religion, and the laws of his country; who seeks no unfair or unreasonable advantages, nor takes them even when they obtrude themselves upon him for acceptance; who withstands pernicious combinations, and dares even to set the example of breaking dishonest and disingenuous customs; who joins openness to prudence, and beneficence to frugality; who shews himself candid to his rivals, modest in success, and cheerful under disappointments; and who adorns his professional knowledge with the various acquisitions of an enlarged and cultivated understanding,

ſtanding, is a benefactor to his country and to mankind. His example and his influence operate at once on the circle in which he moves, and gradually extend themſelves far and wide. Others who have been witneſſes of his proceedings and his virtues, imitate them both; and become the centres of improvement to additional circles. Thus a broad foundation is laid for purifying trade from the real ſtains which it has contracted, and of reſcuing it from the diſgraceful imputations with which it is undeſervedly charged. And it is thus that even a ſingle individual may contribute in no ſmall degree to produce a moral revolution in the commercial character.

We may now proceed to illuſtrate ſome of the general principles and obſervations which have been laid down, by applying them to the conduct of bankers, merchants, factors or agents, and manufacturers, conſidered under diſtinct heads; and to ſubjoin ſuch remarks in their proper places as, in conſequence of their referring chiefly or entirely to one of the above-mentioned claſſes of men, could not be

diſtinctly

diſtinctly introduced in the former part of this chapter.

There are two points concerning which I would briefly explain my intentions before I enter upon this inveſtigation.

Perſons who are ranged under one of the above-mentioned heads, occaſionally practiſe the buſineſs of thoſe who are ſtationed under another. The banker and the merchant, for example, in tranſacting buſineſs for other perſons, often act as agents; and the great manufacturer frequently treads almoſt in the ſteps of the merchant. But I ſhall ſeldom detain the reader by anticipating or by repeating admonitions, however applicable to the perſons immediately under conſideration, which may be found by turning a few pages forward or backward, though applied in thoſe pages to men of a different deſcription. Neither ſhall I attempt to enumerate the vaſt variety of particular duties, and of particular temptations, occurring in the courſe of buſineſs to thoſe who are engaged in any of the employments

of

of which I am about to ſpeak; but ſhall content myſelf with noticing a few leading inſtances of the one and of the other. For the remarks which will naturally occur during the examination of thoſe inſtances will be ſufficient to direct a conſcientious man to a right determination reſpecting duties which ariſe under different circumſtances, and temptations which appear under a different ſhape.

I. Bankers form the firſt claſs of which we are to treat.

The buſineſs of a banker, conſidered in the ſimpleſt form in which it is to be found in the metropolis, conſiſts in receiving the money of others as a depoſit, and in making a profit on ſuch a portion of it as he preſumes they will not call for within a certain period. That ſum he veſts in landed, or government, or other ſecurities; or employs it, as is more frequently the caſe, in diſcounting bills of exchange for his cuſtomers, who are the more diſpoſed by this accommodation to keep caſh in his hands.

It

It has happened, however, in consequence of the great increase of country traders and manufacturers, and more especially of country banks, that another very considerable branch of business has been superadded to the foregoing. For many of the country traders and manufacturers, and all the country banks, having occasion for correspondents in London, the London bankers have engrossed almost the whole of this employment; which they are commonly able to execute at a much cheaper rate, and more to the satisfaction of their country customers, than London merchants, or any mere agents. This branch of business consists in procuring acceptance and receiving payment for all remittances of bills payable in London which the house in the country sends up; and in accepting and paying as many bills as the country correspondent has occasion to draw; together with a few incidental transactions, as lodging credit for him abroad, negotiating for him bills on foreign countries, and paying foreign bills drawn upon the London banker on account of the customers of the country bank.

Objec-

Objections are ſometimes made to this new department in the banking line. The prevalence however of the practice, in which there does not appear to be any thing juſtly derogatory to the character of a banker, affords a ſtrong preſumption of its utility. The novelty of a practice, though apt to excite unfavourable obſervations, eſpecially on the part of thoſe who ſuffer by the diverſion of buſineſs into the new channel, is no proof that it is wrong. The innovation in queſtion ſhould be eſtimated, like all others, according to its real merits; and ſhould be exempted from ſuſpicious inſinuations, unleſs it can be ſhewn to be unſafe to the individuals engaged in it, or inconſiſtent with their other tranſactions, or repugnant in its effects to the public good.

The nature of country banks remains yet to be ſtated. One part of their buſineſs is nearly the ſame with that of the claſs of London bankers firſt deſcribed; yet, with this difference, that they receive depoſits, and make payments, not merely in caſh, as the London banker does, but either in caſh, or their own notes on the ſpot, or in bills on London, at the

the option of the cuftomer; and that the manner of charge for their trouble varies from that adopted in the metropolis, and generally confifts in fome advantage in the mode of drawing bills, or in a commiffion. On the other hand, fome intereft is allowed by moft country banks on the depofits committed to them in the way of bufinefs. It is alfo a common practice with the country banker to iffue, and circulate as widely as poffible, and chiefly by the payments made to cuftomers, his own notes for fmall fums payable to the bearer on demand; a practice from which the London banker is precluded, by the decided preference which the notes of the bank of England have obtained in the capital. It is ufual likewife with country banks to draw into their hands, from perfons not keeping any regular account with them, very confiderable fums at low intereft; for which fums they give intereft notes payable to the order of the depofitor. From thefe three fources, namely, firft, the depofit of cuftomers in the common way of bufinefs, for which he allows intereft, or not, according to the cuftom of the place; fecondly, the circulation of bank notes; and thirdly, the emiffion of intereft

notes, that fund is raiſed, which, together with his own capital, the banker has to lend out; after making ſuch a reſervation of caſh in the houſe, or in the hands of his London banker, as is neceſſary to meet current demands. This money he lends chiefly to his trading cuſtomers on the ſecurity of bills, or perhaps on their own ſingle ſecurity, as the credit of the individual and the uſage of the place may be; thus diſpoſing them not only to keep caſh with him, but likewiſe to exert their influence, in proportion to the accommodations which they receive, in promoting the circulation of his notes, and in introducing him in various ways to additional employment. The intereſt accruing on the money thus lent out, together with the commiſſion and other advantages on drawing bills, all loſſes, charges, and allowances being firſt deducted, conſtitutes his profits.

This previous definition of the ſeveral claſſes of bankers has been given in order to render the obſervations that follow more generally intelligible. The deſcription of the ſeveral branches of the buſineſs of country banks has been more particularly enlarged upon, for the

ſake

ſake of meeting fairly in the firſt place the general and ſometimes controverted queſtion of their utility. Any profeſſion or branch of a profeſſion neceſſarily detrimental, or appearing on ſufficient evidence extremely likely to be detrimental, to the public good ought to be relinquiſhed by every man. But if there be any buſineſs that labours in any of its branches under unmerited ſuſpicion; it may obviouſly be uſeful to remove that ſuſpicion from the minds not only of profeſſional perſons, whoſe acquaintance with the ſubject makes them leſs likely to be miſled, but alſo of other men.

From the deſcription which has been given of a country banker's buſineſs, it ſeems evident that, from its different branches properly conducted, benefit muſt reſult to his cuſtomers and to the public: and it does not appear that there is any part of it which is neceſſarily and in itſelf in any degree blamable. Indeed it is obſervable, that there is no part of it which can be condemned without involving in the condemnation ſome other reſpectable claſs of men. If a country banker ſatisfies the

 demands

demands upon him not always by paying caſh like the London banker, but perhaps by bills on London; ſo does the country merchant, as well as the merchant in foreign parts; and by bills of the ſame nature, and drawn in the ſame manner. If he takes in money at intereſt, this is no uncommon practice with other men. Prudence and the particular terms of the loan, conſidered in connection with the manner in which the ſum borrowed is laid out again, are the criterions of the propriety of the tranſaction. The great chartered banks of Scotland alſo give intereſt on their depoſits, to the evident advantage of that country as well as of themſelves. If he iſſues notes payable on demand, which are a ſubſtitute for the ſpecie of the country; ſo do the chartered banks of Scotland, ſo does the bank of England. Without juſtifying therefore in any degree the abuſes of any of the branches of his buſineſs which in various inſtances have happened (abuſes which it will be the object of ſome parts of this chapter to expoſe and reprobate), it may be affirmed in the outſet, that there is nothing in the buſineſs of a country banker either wrong in its own nature, or even peculiarly hazardous.

Diſmiſſ-

Diſmiſſing therefore the queſtion of the utility of country banks, I proceed to ſpeak of ſome of the duties which belong to bankers in general. Thoſe relating to credit ſeem proper to be noticed in the firſt place. The ſubject of credit, as affecting traders of every claſs, involves moral conſiderations of much importance; and has already been in ſome degree inveſtigated in the former part of this chapter. It is neceſſary at preſent to purſue into detail ſome of the general principles there ſtated; and to ſhew in what reſpects, when unfolded, they are in an eſpecial manner applicable to bankers.

The duty of a banker with reſpect to credit conſiſts in ſtriving actually to deſerve it, and in ſcrupulouſly abſtaining from all improper methods of acquiring and of ſupporting it.

One of the natural and moſt obvious foundations of credit is the poſſeſſion of ſufficient wealth. It is not abſolutely and univerſally neceſſary to the credit and ſafety of a banking-houſe that a capital ſhould be actually embarked in it; as the private fortunes of the

 partners,

partners, if known to be confiderable, and to be fubjected by law to the claims of the cuftomers of the houfe in cafe of bankruptcy will fometimes prove an adequate ground of confidence to the public. For the fake however of fecuring punctuality of payments, it is generally defirable that a confiderable fum fhould be configned to the ufe of the bank; or at leaft fhould always be at hand to be produced in ready money for its fervices. The inadequacy of capital actually engaged has perhaps been the juft ground of complaint againft banks, efpecially againft country banks, rather than the want of ultimate funds. For mere wealth is by no means the only thing effential to the acquifition and maintenance of credit. Punctuality in making payments is fcarcely lefs requifite. It is the remark, if I miftake not, of Dr. Adam Smith, that the reputation, of always having been punctual in payment contributes more towards enabling a banker to extend the circulation of his notes than the reputation of pofitive riches. Unreafonable ideas however are fometimes entertained as to the capital requifite for a great banking-houfe. No precife principle perhaps can be laid

down

down as applicable at all times with reſpect to the due extent of the capital actually embarked, or the private fortunes of the proprietors ultimately reſponſible; though they ought to bear to the extent of thoſe dealings of the houſe which are attended with actual riſk, that proportion which experience has ſhewn to be generally adviſable. As to the maſs of depoſits capable of being ſecurely laid out by the banker, a maſs which may chance to be of vaſt magnitude, his capital and private fortune are to be regarded more as a pledge to his employers for his prudence and caution in the manner of lending it out, and in the whole management of this important truſt, than as a collateral ſecurity for their repayment on the event of his failure. Nor is he to be blamed for endeavouring to increaſe his depoſits, and the more ſecure parts of his buſineſs to what may be deemed a prodigious extent; provided that buſineſs flows to him fairly, and that the degree of hazard to which he ſubjects himſelf be not ſuch as to render his capital and fortune in the leaſt inadequate to it. If he has obviouſly the means of paying, and of punctually paying, five times the amount of his

capital, having ultimate funds far more than ſufficient to meet the whole amount of his riſks, fairly calculated on this extended ſcale, and regularly accruing funds for diſcharging all his engagements as faſt as they ariſe; he need not heſitate, as far as his creditors are concerned, to carry his buſineſs to that extent; though other duties, eſpecially thoſe which he owes to his family, will generally make it right that the whole of his riſks ſhould be kept very much indeed within the limits of the whole of his own property. A banking-houſe, though by increaſing its buſineſs (its capital remaining the ſame) it becomes in ſome reſpects more expoſed to embarraſſments, may yet under ſkilful management augment its reſources and beneficial connections more than its riſks; and thus be enabled to procure aſſiſtance in emergencies which otherwiſe it might have looked for in vain, and to ſtand the ſhock of loſſes which would have ruined a ſmaller houſe. And farther, the banker will be enabled by the quantity of his buſineſs to tranſact it on lower terms; a circumſtance of no ſmall moment both to his individual cuſtomers, and to the general progreſs of trade and manufactures,

Scrupulous integrity and veracity muſt alſo be enumerated among the general foundations of a banker's credit. His character for theſe virtues ought to be conſpicuous throughout the wide circle with which he is connected. To diſplay however either his integrity or his property with oſtentatious parade, is not the way to be deemed actually to poſſeſs them. It ſhould be remembered too, that all exaggerated ſtatements of his wealth are breaches of integrity and veracity; and all partial repreſentations, and all modes of diſſimulation reſorted to for the purpoſe of conveying too high an idea of his property, or of diſguiſing the want of it, or of giving to any tranſaction a colour which does not belong to it. The banker who receives from a parent or relation an oſtenſible (*q*) gift of capital, which by private agreement is to be no more than a loan; who inveſts in the funds borrowed money to a large amount, in order that it may appear to be his own property; or who for the ſame

(*q*) The law of the land, I believe, has in part provided againſt this kind of fraud, by diſqualifying the parent from proving his debt on the bankrupt eſtate of his ſon, unleſs he has been in the habit of receiving intereſt for it.

purpoſe

purpose lays out in landed estates great sums raised by the emission of notes, acts in manifest opposition to the principles of integrity and fair dealing.

Known prudence is also one of the qualifications requisite to the credit of a banker. Another of some importance, and perfectly consistent with prudence, is proper openness and facility in transacting business. Useless forms and studied mysteriousness, which have sometimes been adopted or retained for the sake of gaining credit, are rather a ground of discredit; and they are occasionally clokes for deceit and fraud. But there is nothing reprehensible in a banker's keeping those circumstances private, the disclosure of which might endanger his credit, through the incompetence of persons unacquainted with the nature of the banking business to form an adequate judgement concerning them. Thus, it is not wrong in him to conceal from the world in general the amount of the sum kept in his house to answer current demands. On the contrary, it would be absurd and hurtful to divulge it. Other concealments are justifiable

able on the ſame principle. But let it be remembered with reſpect to every kind and inſtance of concealment, however deſirable it may be, that diſſimulation and deceit are unjuſtifiable means of attaining the end in view. To the qualifications already enumerated may be added the advantage of known connections with perſons of property, who in caſes of emergency may come forward to the banker's aid; of moderation in private expences; of entire abſtinence from gaming; even of rational habits of converſation; and whatever elſe may tend to afford juſt grounds for confidence in his character and conduct. A banker, in whom ſo great truſt is neceſſarily repoſed, ought not to omit any method which may contribute towards enabling him to deſerve it.

That the credit of a banking-houſe may be affected by the vicious or unguarded conduct of any one of the partners, is undeniable. A ſimilar obſervation may be advanced reſpecting the effect of the general behaviour of the clerks. If the clerks are ſober and diligent, it ſeems to imply that the principals are ſo too. If there are frequent inſtances of careleſſneſs, extra-

extravagance, diſſipation, or immorality among the former; the public may ſuſpect that the latter are themſelves inattentive to their employment, negligent of moral rectitude, and unfit to be truſted with the property of others.

The ſubject of paper credit is of ſuch extent and importance as to claim particular attention. For as the benefit of it to the country is on the one hand great; ſo on the other the abuſe of it is very miſchievous, and the temptations to abuſe it are very great alſo. The obſervations already made in this chapter on the general ſubject of credit will be found applicable to the preſent branch of it. The principle however on which paper credit ſtands muſt be in ſome meaſure ſtated and explained, in order both to evince the lawfulneſs and real uſe of paper credit, as well as to ſhew diſtinctly the limits which ſhould be preſcribed to it. When once this ſtatement is clearly made, by applying to the queſtion a few plain principles of morality, any difficulties which attend it will eaſily be removed.

By

By paper credit we underſtand thoſe engagements to pay money, which are contracted by bills and notes of various kinds. The very large uſe made of engagements of this deſcription in the conduct of mercantile buſineſs, affords of itſelf a preſumption of the advantage derived from them to traders, and conſequently to the country alſo. Bills and notes, conſidered in the ſimpleſt point of view, are acknowledgments ſerving preciſely to aſcertain debts due from one trader to another, and the days on which they are to be paid. Through the proviſions of the law reſpecting ſuch debts, as well as through the diſcredit attaching upon a banker or trader on any degree of failure in diſcharging them, they are found to be diſcharged with particular punctuality. Another purpoſe which bills anſwer, is that of being a very commodious medium of transferring property, and becoming in conſquence a ſubſtitute for ſpecie. This uſe is made to a certain degree, not only of bank notes payable on demand, but of all other notes of hand, and bills of exchange. They form that medium which the trading world principally uſes, from a conviction of its convenience founded on the

the ampleſt experience; as it ſaves not only that capital which muſt otherwiſe be applied in the purchaſe of ſpecie, but as it is abundantly more commodious in ſome reſpects, and, when payments are to be made at a diſtance, more ſecure, than ſpecie itſelf. Further, as the giving of a bill pledges the giver to the punctual payment of the debt which it acknowledges; ſo the poſſeſſion of bills gathered in the courſe of trade furniſhes him in the moſt eligible and œconomical manner with the means of paying it. The trader who is in poſſeſſion of a drawer full of bills growing due, is in poſſeſſion of a fund ordinarily convertible into money at whatever time demands for money may come upon him; there being in common times perſons always to be found ready to give money for bills, in conſideration of a diſcount or allowance of intereſt for the time intervening before they become due. The utility of the ſyſtem of paper credit appears even from the miſchiefs occaſionally reſulting from a great failure of ſuch credit; inaſmuch as they ariſe chiefly from the ſuſpenſion of thoſe advantages to which the trading world has been accuſtomed, and on the expectation of

of the continuance of which it has alſo founded all its mercantile ſpeculations.

The general nature and uſe of paper credit having been thus laid down, the rules by which it ought to be regulated will be very obvious. The fundamental principle to be inſiſted on with reſpect to contracting engagements of the nature in queſtion, is that which ſhould regulate every engagement of every kind; namely, that they who promiſe ſhould know themſelves to be able to perform. It is manifeſtly not enough, that he who ſigns or endorſes a bill (for the ſame general principles attach to both) ſhould know that he is able ultimately to pay it: he ſhould know that he is able to pay it, that is to ſay, to find fair means of paying it, at the time when it becomes due. In this latter particular, however, ſome latitude of interpretation is allowable. He is not bound to be morally certain that he ſhall be able to pay it with inſtantaneous punctuality in every poſſible emergence which may ariſe. The poſſibility of a great political convulſion, of a general ſtagnation of mercantile credit,

 or

or of ſome very extraordinary loſs of his own; though any one of theſe events might diſable an individual from paying his bill, ſhould not prevent him from giving a bill: theſe not being events reaſonably to be calculated upon. And the *concurring* demands of a very large number of holders of his notes are no more to be calculated upon than the caſes above mentioned: indeed they commonly imply the exiſtence of one of thoſe very caſes, namely, a general ſtagnation of mercantile credit. Neither a banker, therefore, nor any other perſon is bound in conſcience to limit his ſignature and endorſement of bills to the ſum which he knows himſelf to be actually able to produce. His obligation is, to know himſelf able to provide for ſuch a portion of the ſum, for which by his endorſement and ſignature he is rendered reſponſible, as he may reaſonably expect that in conſequence of the engagements thus contracted he may be called upon to pay. Care however is to be taken by every man, and by a banker eſpecial care, to keep on the prudent ſide (*r*).

(*r*) See ſupra, p. 278, 279.

The

The evils refulting from the abufe of paper credit have been fuppofed often to proceed from unwarrantable conduct on the part of country bankers. Eagernefs to obtain a high intereft and other advantages frequently caufes a very improvident and therefore criminal ufe to be made of the money arifing from depofits, and from the circulation of notes. In this purfuit great rifk is run of ultimate infolvency, and a ftill greater rifk of failing in punctuality of payment, by employing the money in difcounting bills of a dubious nature, or becoming due at too diftant a period; in difregard of the fundamental rules to which the banker ought carefully to attend, namely, thofe of lending on good fecurities, and at moderate dates. And confiderable rifk is fometimes incurred by careleffnefs and inattention; by a fanguine temper; by placing undue reliance on young and adventurous partners; or perhaps by blindly following an eftablifhed practice of giving out intereft notes to too great an extent, without taking care that a fufficient interval fhall be allowed between the time of their being prefented for acceptance, and that of payment; and by following

other old habits of the place, which, under new circumftances, are become infecure. The circulation of notes, for which no intereft is allowed, and which are commonly payable on demand, is one of the moft profitable parts of the country banker's bufinefs. Their circulation is promoted chiefly by his own cuftomers, who accept of them inftead of cafh, and pay them away perhaps at fome diftance of time or place; thus circulating them in proportion as their own dealings with the bank are large or fmall, and having large or fmall dealings there in proportion as the bank gives them larger or fmaller credit. Hence the banker is under a temptation to give large credit, for the fake of the greater circulation of thefe profitable notes, as well as for the fake alfo of the commiffion or other advantages accruing from the tranfactions. Again, the notes in circulation furnifh the fund through which the banker finds himfelf able to make thofe advances to his cuftomer, which operate to the extenfion of their dealings together. And thus the two parts of the country banker's bufinefs reciprocally ferve to extend each other; the circulation of notes ex-

tending the means of difcounting bills for cuftomers, and the difcounting of bills extending the quantity of notes taken away and circulated. Hence the banker may lend his credit to the cuftomer to a vaft extent, while neither party poffeffes an adequate capital; placing out the money, raifed from the public, on the fecurity of bills fabricated for the purpofe by the trader; who perhaps is either fquandering it in expenfive modes of living, or employing it, regardlefs of the very great intereft which he pays for it through reiterated commiffions, in adventurous and continually lofing fpeculations.

The duty of a country banker, to guard againft thefe temptations, is great in proportion as the temptations are ftrong, and as the evil refulting from giving thefe enormous credits has been experienced to be great. Let him then confider, that he is peculiarly liable to be affailed by applications from adventurers of the defcription which has been noticed; that he is in an efpecial manner the guardian of paper credit; and, inftead of being himfelf a fpeculator or the promoter of fpeculations

in others, may juſtly be expected by the community to be the inſtrument by which all exceſſes and abuſes of paper credit are to be ſtopped. Let him reflect on the diſtreſſes which may pervade a country through the failure of the credit even of a ſingle houſe; the miſeries that may overwhelm the ruined families; and the cruel anxiety which thouſands may experience in their efforts to ſave themſelves from the diſgrace of failing in that general downfal of credit which his levity, his inconſideration, his extravagant uſe of his own credit, may contribute to bring on. Let him alſo dread the political evils which a general bankruptcy in a great mercantile and manufacturing country might produce. Let him remember, too, that paper credit is the great medium of our commerce, the coin in which the immenſe debts between trader and trader are paid; that the general currency of this coin depends on the general ſolvency of the perſon pledged to pay it; that an unſafe bill is a ſort of baſe coin, which he ſhould neither iſſue himſelf, nor put off to others; and that though the law may not puniſh the fabrication of this counterfeit paper, as of counterfeit money,

money, yet the moral evil is in each caſe nearly the ſame. And let it be his practice to bear in mind that he is in continual danger of treſpaſſing on the ſide of too adventurous a ſyſtem, for which the deſire of preſent profit, or the proſpect of ſome promiſing ſpeculation, is ever pleading; that although it has been admitted that he is not bound to be provided for every *poſſible* caſe which may occur, yet he muſt not, under cover of this conceſſion, neglect to provide for ſuch caſes as are in any degree probable; that he has no right to found his expectations of being able to continue his courſe of payments on the ſuppoſed uniform continuance of all his preſent reſources; that he ought to count on diſappointments in his receipts, and on fulfilling to the utmoſt all his payments; that contingencies to a certain degree extraordinary are to be guarded againſt, as well as common fluctuations; and that experience has ſhewn the neceſſity of being prepared even for the event of ſome general depreſſion of credit in the mercantile world.

But the whole of a banker's duty in this reſpect does not conſiſt in attending to the

nature and ſtate of his own engagements, with a view to his own individual ſafety. Let him reflect how extremely important paper credit is to the country, and how neceſſary to its maintenance it is that it ſhould reſt on proper and ſolid foundations. Let him therefore make the right uſe of the many opportunities which he poſſeſſes, of watching the bill tranſactions of others. Let him communicate with other bankers on this ſubject; and ſhew a marked diſtruſt of thoſe perſons, whether his cuſtomers or not, who are found to be aiming to extend their credit at the ſame time in different quarters. Let him refuſe to ſign certificates for bankrupts, who, having had little capital, have nevertheleſs entered into enormous bill engagements, and have applied the money thus raiſed to the eſtabliſhment of vaſt monopolies, to wild and adventurous ſpeculations, to ſchemes of ambition, and to the ſupport of expenſive and unſuitable domeſtic eſtabliſhments; nor, if the miſconduct be clearly aſcertained, let him be moved by the injudicious, perhaps intereſted, applications of his cuſtomers or acquaintances on their behalf. In his common tranſactions let him

him carefully obſerve the nature of the bills brought before him to be diſcounted. Let him habitually requeſt from thoſe who bring them an explanation of every circumſtance which ſeems dubious or ſuſpicious; and endeavour to impreſs his cuſtomers with a ſenſe of the general importance of openneſs and honeſty in explaining the nature of their bills. Let him particularly diſtruſt thoſe bills which are not drawn in the cuſtomary way of trade for goods ſold and delivered, but ſeem merely to be interchanged as matters of accommodation (*s*) between the two parties to the bill; each

(*s*) It is not meant that a bill of accommodation may not occaſionally be drawn with perfect propriety, and that a banker may not with equal propriety diſcount it. The chief objection to ſuch bills, in point of morality, is, that in common they apparently at leaſt profeſs to be what they are not. They are ſtated on the face of them to be *for value received*; nay perhaps expreſsly for goods ſold and delivered; the particular kind of goods being ſometimes even named, and the bill drawn for a broken ſum, ſtill more to favour the deception: and thus they gain the credit which belongs to bills drawn in the ordinary courſe of buſineſs. All methods adopted for the purpoſe of diſguiſing the nature of the bill are palpably unjuſtifiable. With reſpect however to the practice of inſerting the terms "value received" in the bill, though no

each party perhaps raifing money at the fame time on the credit of a fimilar bill, and each trufting to maintain his ground by the repetition

no value has been given for it, it may be obferved, that the law requires thefe words to be inferted in every bill in order to render it valid, and the debt which it acknowledges recoverable; as it requires a confideration of five fhillings, or a pepper-corn, though confeffedly never paid, to be inferted as paid in the deed conveying landed property. This circumftance is univerfally known, and the words in queftion may be regarded as a legal fiction. And the tranfaction will be free from moral guilt, provided that the nature of the bill be avowed. The bill in that cafe is to be confidered merely as the inftrument by which one man gives his guarantee for the payment of a debt contracted by another; a thing which it is evidently fair that one man fhould do, when prudence permits, for another, if he knows his own guarantee to be fufficient, and does not attempt to make the tranfaction appear different from what it really is.

On the other hand, it is never to be forgotten how eafily fuch bills may be fabricated for the purpofe of deceit, and alfo multiplied without limit. It may be prudent, therefore, in ordinary cafes, to abftain from them altogether. If bills are given between traders only for goods fold and delivered, the amount of fuch bills in circulation cannot exceed the amount of debts in the way of actual trade; and this amount the acceptors are likely to be able to pay. The principle, therefore, of diftinguifhing bills of accommodation from bills in trade, feems very

tition of a ſimilar proceeding when the time for paying the bill ſhall arrive.

In ſhort, let him both practiſe and encourage integrity and veracity, ſimplicity and openneſs, in all theſe bill tranſactions, which the oppoſite conduct has tended to obſcure, perplex, and diſcredit; and, above all things, let him cultivate that moderation of mind,

very good as a principle of limitation. But the diſtinction frequently eludes all the reſearches of the banker.

In the caſe of a general ſtagnation of trade, ſimilar to that which lately happened, it may be particularly neceſſary to diſpenſe with the diſtinction, provided that the nature of the bills is honeſtly avowed. For when no ſale for goods can be obtained, no bills can be given in the courſe of trade; and nothing remains but to ſupply the urgent want of a paper medium by what may be termed bills of accommodation. The ſucceſs of the expedient reſorted to laſt year, by the Legiſlature, tends to ſhew that there may be emergences in which ſuch bills ſhould be generally admitted. The bonds, on the credit of which above two millions in ſaleable exchequer bills were lent by Parliament, were bonds in their nature reſembling bills of accommodation, and were fairly avowed to be ſo; one man making himſelf reſponſible for another, though there was no actual debt ſuppoſed to exiſt between them. I underſtand that not a ſingle bad debt was found to have been incurred in winding up that tranſaction.

which,

which, by teaching a man to abſtain from eager and inordinate ſpeculations, removes from him the temptation to puſh his paper credit to the utmoſt extent, and to be guilty of thoſe artifices and frauds which are almoſt ſure to accompany every immoderate extenſion of it.

In all modes of proceeding which have an obvious bearing on credit, a banker is bound to pay a reaſonable degree of attention to public opinion. Experience however has ſhewn that public opinion, with reſpect to the ſubject of credit, has in ſome inſtances been formed on fallacious grounds. And though ſeveral prejudices which formerly prevailed have altogether diſappeared, and others are rapidly declining; yet many perſons are ſtill diſpoſed to ſtigmatiſe, as diſcreditable, ſome particular lines of conduct in a banker, which, when fairly appretiated, are very far from being repugnant to any of the fundamental principles by which credit ought to be tried. Of the practices and circumſtances in queſtion a few inſtances ſhall be ſubjoined.

To

To lower the common terms of doing bu-ſineſs, or to grant any unuſual advantages to cuſtomers, is ſometimes thought a proof that a banking-houſe cannot ſafely be truſted, and that the conductors of it are morally repre-henſible. Yet ſurely this is a haſty concluſion. Why may not a banker have recourſe, like any other trader, to every method of increaſing his buſineſs, which falls within the deſcription of honeſt and ingenuous competition? Why may he not offer to his employers advantages and accommodations ſuperior to thoſe afforded by other bankers, provided that they are ſuch as fairly come within the line of his profeſſion, and are not greater than will leave him ſolid hopes of reaſonable profit; nor greater at firſt, as a decoy, than he means afterwards to continue; nor ſuch as involve unconditional promiſes of pecuniary aſſiſtance, which the preſſure of ſomewhat difficult times, or the concurrence of many applications, may be likely to diſable him from fulfilling? It is true that, by an indiſcreet reduction of his terms, a banker impairs his credit, in the judgement of intelligent men, in proportion to the reputation which he

gains

gains for liberality. But ſpirited exertions in giving advantages and affording accommodations, if they are evidently under the control of prudence, rarely fail of being amply repaid; and, while they benefit the individual who makes them, are of eſſential uſe to traders of every claſs, and ultimately to the whole community, and even to foreign nations, by producing a general reduction in the terms of doing buſineſs, and conſequently in the price of all the articles of commerce.

By a variety of conceivable accidents; by an error, for example, as to the day fixed for a large diſburſement; by being diſappointed as to the receipt of a conſiderable ſum; by a number of demands occurring at once, againſt which no prudence could guard; a banker in the country, where reſources may not be at hand, may be reduced to the neceſſity of delaying payment for a day, for an hour, or poſſibly but for a few minutes, at a time when he is in a ſtate not only of general ſolvency, but of actual wealth. By a circumſtance ſo untoward, his credit will undoubtedly be affected. But it will be perhaps affected

affected in a much lefs degree than might at firft have been fuppofed, if the caufe be capable of a fair explanation; and his character for uprightnefs and veracity be previoufly well eftablifhed. The world has learnt from experience, and a more general diffufion of knowledge on thefe fubjects, not to be quite fo prone, as heretofore it was, to form a determination prejudicial to a perfon's credit in confequence of a trifling accident; while his probity, his fubftance, and other folid grounds of confidence remain firm. At all events however it is the duty of the banker honeftly to avow the real caufe of his temporary diftrefs; and not to fhelter himfelf under fubterfuges, evafions, and falfe pretences. If he difcerns the impending crifis beforehand, let him meet the danger with that courage which naturally belongs to integrity. Let him give a decifive proof of the fincerity of his principles by ftopping payment at once, if integrity requires that ftep, be it for a longer or a fhorter period, be the hazard to his future credit greater or fmaller, inftead of adopting any fraudulent or queftionable prac-

tice for the purpofe of procuring a fupply for his wants.

To borrow money upon intereft is frequently thought a difparagement to the credit not only of a country banker, as has already been intimated, but of any banker. This opinion feems founded on ancient and local prejudices, rather than on reafon. If the banker borrows money, on terms fo moderate as to be able to lend it out again on good fecurity, and at an advance of intereft, however fmall; and if the period for which he borrows it be not longer than that for which he lends it out, there feems no valid objection to the practice, even though pufhed to a confiderable extent. It is profeffedly his bufinefs to take into his hands the money of others with a view to the making fome advantage of it. His profit, it is true, will be lefs on the fums for which he pays intereft to the lender, than on thofe which are committed to him as a depofit. But why are thefe fmaller profits to be defpifed or rejected by him? His cuftomers too, it may be fairly added, derive great benefit from the practice, even greater, it

it may be, than the banker himſelf, in conſequence of his having by means of it a much larger ſum to lend out among them. Perhaps however he borrows a ſum at higher intereſt, to meet ſome temporary emergence. And, if the ſum be moderate, he is not to be blamed. It would be difficult, if not impoſſible, for him to deviſe a method of encountering the great fluctuation of demands, to which he muſt be ſubject, ſo convenient as that of occaſional borrowing. Without that reſource, he would be obliged to keep an enormous ſum always in his cheſt, to the injury of the public by the riſe which muſt neceſſarily take place in his terms of doing buſineſs. A banker who borrows money for either of the purpoſes which have been mentioned, may not be bound in conſcience ſpontaneouſly to diſcloſe the practice, where ſtrong prejudices ſubſiſt againſt it; but he is bound not to uſe deceit to conceal it.

Sometimes the banker raiſes money by parting with bills which he has in hand in conſequence of having diſcounted them. This mode of proceeding has been thought diſcreditable.

ditable. But as few juſt objections can be alleged againſt it, as againſt borrowing money upon intereſt; provided that the banker ſcrupulouſly refrains from parting with bills which have been put into his hands in confidence that they would remain there until they ſhould become due; and even from diſpoſing of thoſe which are left to his diſcretion, when the diſpoſal of them might be likely to prove injurious to the perſons from whom they came to him; and provided alſo that in thus borrowing on his own credit what he is in fact to employ in lending to others, he does not too much extend or purpoſely conceal his riſks. Under thoſe reſtrictions this method of raiſing money to meet occaſional fluctuations (for that ſhould be its object rather than the creation of a great permanent fund), as it may frequently be more convenient than any other, ſo is it perfectly fair (*t*). But let it be repeated, that nothing of

(*t*) It may be proper to obſerve, that a banker by no means acts with a cautious regard to his credit, nor guards himſelf from a very unpleaſant ſpecies of temptation, who allows himſelf to ſtand obliged to a cuſtomer, or other perſon, who is himſelf of doubtful credit, for raiſing large pecuniary ſupplies. Undue expectations may be excited

of the nature of deceit ought to be practiſed by the banker in this or in any other tranſaction. It might be deſirable that a banker, when he thus transfers bills, ſhould always avow his conduct by indorſing them. In ſome inſtances, I believe, in conſequence of prejudices ſtill remaining, his credit might be affected by ſuch a ſtep; in one at leaſt, the cuſtoms of banking unfortunately render it impoſſible. The bank of England will not diſcount bills for bankers. The grounds of this determination do not fall within the limits of my enquiries; but the conſequence of it is, that many London bankers, when their caſh is deficient, deſire ſome merchant with whom they are in habits of confidence to receive back his own bills, perhaps with the addition of thoſe of others; and to have them diſcounted at the bank as for himſelf. The bank of England, though frequently unappriſed of the extent to which this practice is

excited in the mind of the needy man, of being able to borrow in return from the banker; and the temptation to lend beyond the dictates of prudence may be too ſtrong for the banker, when the appeal is made to his gratitude, and the plea urged of ſimilar ſervice rendered to himſelf.

 puſhed,

puſhed, knows that it prevails, and acquieſces in it. A banker therefore ought never to ſtrive to conceal from the knowledge of the bank when or how far he thus avails himſelf of its aid; but rather ſhould be glad ſpontaneouſly to communicate both particulars.

It has alſo been deemed by ſome people unfavourable to the credit of a banker, to be concerned in loans to Government; as large payments are to be made, and the tranſaction is always attended with a riſk of loſs. Yet there appears nothing morally reprehenſible in ſuch an undertaking, provided that the banker does not engage on imprudent terms; that he does not contract to furniſh a ſum too great in proportion for the cuſtomers to whom he is agent; and that he does not retain or become reſponſible for too large a ſhare of it himſelf. He ſeems to be peculiarly qualified for the undertaking, by the inſight which his profeſſion will have given him into the circumſtances both of his own employers and of the monied world. It is his duty not to aſſign to any one, either from motives of intereſt or of regard, a ſhare exceeding his probable re-

ſponſibility,

ſponſibility. And it is deſirable that he ſhould avow the real holders of the ſhares, as by concealing their names he reſerves to himſelf the opportunity of taking the whole, or a very large part of the loan; thus bringing himſelf into temptation, and tending to eſtabliſh a cuſtom of keeping the names of the real holders ſecret; a cuſtom which may be turned by future agents for loans greatly to the injury of the public.

In the next place it is to be obſerved on the ſubject of a banker's credit, that there are ſome proceedings in themſelves perfectly conſiſtent with integrity, from which however it may in common be right for his credit's ſake, as well as on account of the ſtrong temptations to improper conduct to which they may expoſe him, that he ſhould abſtain. Thus it is not adviſable that a banker whoſe dealings are extenſive ſhould embark in any other buſineſs, which may eventually be injurious to his credit. Not that it is by any means univerſally wrong in a banker to engage in an additional employment. A bank in a country town, though of eſſential benefit to the neighbour-

hood, may neither furnifh fufficient occupation, nor a comfortable livelihood to its proprietor. Under thofe circumftances he may ferve not himfelf only, but the public, by uniting with it fome other employment confined within proper bounds, and not attended with any material rifk. It feems however generally defirable, that a banker whofe depofits are large fhould not alfo be a merchant (*u*). The foundation of this rule may be traced in the different nature of the two profeffions. The banker is in a confiderable degree able to afcertain beforehand the fecurity on which he lends out his money, and to keep a watchful eye afterwards over the proceedings both of his debtors and of his competitors. His rifk therefore,

(*u*) There are fome places where the practice of uniting the two profeffions is fo fully eftablifhed, and the profits of each of the numerous partners in the banking-houfe are perhaps fo moderate, that this obfervation may not apply to them. There may alfo be other poffible grounds of exception. If there are many partners in the bank, and if the fuperintending partner is not in trade, nor devoted to the interefts of any trading partner; thefe circumftances may afford effectual fecurity againft that diverfion of the banking funds to the purpofes of trade, the danger of which forms the chief objection to the union of the two profeffions.

therefore, if he is prudent, is ſmall; and it ought to be, for he deals with the money of others. His profits, being certain, are individually ſmall likewiſe. The merchant on the contrary inveſts his capital in remote and comparatively hazardous concerns; he gives long credit, and on ſingle ſecurity; he depends ſometimes on the conduct of perſons reſident in diſtant countries; is liable to the riſe and fall of markets, which are often very great; and is, more or leſs, at the mercy of ſeas and tempeſts. On all theſe accounts his riſks are neceſſarily great: he traffics however chiefly with his own money. His profits, being precarious, muſt be proportionally large. Now experience has evinced that men are uſually but too prone to graſp at greater advantages though with greater riſk, rather than to acquieſce in ſure, but moderate gains. If a banker therefore is alſo a merchant, there is much danger of his making trade his principal object, and rendering his bank too far ſubſervient to purpoſes of commerce, of his turning the great depoſit in his hands into ſuch a channel as to render his fortune an inadequate ſecurity againſt the riſks which he encounters; and of

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his placing the money vested in his hands on banking principles so far out of his reach, that even the fluctuations common in the trading world may bring him into distress; not to mention the danger there is, lest, when a great banker becomes a trader with the capital of his customers, he may prejudice the general interests of trade by entering into monopolising speculations. This observation, which has been meant to refer hitherto to London banks, may be applied with at least equal force to a country banker, who has raised a great deposit by giving interest for money, or by a large circulation of notes. He may easily be led to push his circulation, and raise his rate of interest, for the sake of acquiring the means of supporting some trading scheme or maintaining some vast (*x*) monopoly. If his mercantile projects are unsuc-

(*x*) The great and extensive distress occasioned by the downfal of a banking house, which was ruined by an attempt of the leading partner to establish a monopoly of alum, is not yet forgotten. And we have recently witnessed the calamities twhich attended the failure of another bank, set up and carried on by its proprietors merely to create a fund, by the most disingenuous means, for the purpose of supporting their wild and unlimited speculations in the cotton trade.—Whenever a mercantile house *whose credit*

unſucceſsful, and ſudden embarraſſments ariſe, he may be betrayed into attempts to extricate himſelf from his difficulties by reſorting to ſome reprehenſible or fraudulent tranſaction in the banking line. The two principal cauſes of almoſt all the diſhoneſty and fraud which has occurred in the practice of bankers (and the caſe is indeed the ſame with reſpect to traders of all deſcriptions) have been the urgency of preſſing wants, and eagerneſs for exorbitant gain. To their influence the banker who is alſo a merchant peculiarly ſubjects himſelf. The detention and miſapplication of money ſent to the banker in order that it might be immediately inveſted in the funds; the ſale of ſtocks held by him in truſt, and perhaps for widows and orphans, or of other ſtocks which he has a power of attorney to ſell at his diſcretion; the converſion into money of ſhort bills placed with him for ſafe cuſtody, and ſtill the property of the depoſitors: theſe are practices at the idea of which a perſon of common

credit is already ſtrained, enters into the banking buſineſs; the fair preſumption is, that the bank is opened only as an expedient to raiſe money for commercial adventures.

reputation would ſhudder, yet they are practices which, when bankruptcy has diſcloſed men's proceedings, have too often been found to have taken place; and almoſt univerſally through the operation of the one or the other of the cauſes recently ſtated. In ſuch caſes the original intention may always have been ſpeedily to replace the ſum, which was then conſidered as merely borrowed from the creditor, or the truſt. But it was borrowed from an unſuſpecting creditor, and from a truſt ſacred and unalienable. When once private property is thus infringed, motives for delaying to replace it are likely to gather ſtrength, and a habit of further infringement to be formed. The credit too of the houſe in the eyes of clerks, and the confidence of one partner in another, muſt abate; and if the tranſaction be ſurmiſed abroad, the general credit of the houſe muſt naturally decay, though the preciſe cauſe of its diminution may never be formally ſtated to the proprietors.

If hazardous enterpriſes in commerce be thus reprehenſile in a banker, to venture deeply

deeply into the purchafe and fale of (*y*) ftocks, or lottery tickets, or other articles the value of which is equally fluctuating, is alfo incompatible with credit and integrity; and to engage in fuch practices obfcurely, and through the medium of an unavowed agent, is ftill more to be condemned than entering into them openly. It is almoft unneceffary to add, that every confideration which renders it the duty of a banker to refrain from fuch fpeculations, ought to deter him from connecting himfelf in partnerfhip with a man embarked or likely to embark in them, and from delaying to diffolve fuch connection if already formed.

In advancing money on merely perfonal fecurities, whatever their nature may be, a banker ought to be uniformly attentive to the fuggeftions of prudence; and, above all, to that fundamental rule of never lending too much to the fame individual, on the obfervance of

(*y*) The diftrefs which arofe about twenty years fince, from the failure of an eminent banker, who ruined himfelf by ftock-jobbing, fufficiently illuftrates the danger and the criminality of that practice.

which

which the ſafety and credit of a banking-houſe eſſentially depend. This remark may be extended with the utmoſt propriety to the caſe of bankers lending their *credit*, inſtead of their money, to their cuſtomers. The danger of the practice, particularly in the caſe of London banks lending credit to their London cuſtomers, ariſes from the facility with which, if admitted at all, it may be carried to an indefinite extent. Hence the reſolution adopted by bankers reſident in the metropolis not to accept bills drawn in London, though the acceptance of them to a moderate extent would not neceſſarily imply any thing diſcreditable, ſeems no improper rule for their conduct. The practice of accepting bills from the country, though liable alſo to be too far extended, is much more ſuſceptible of limitation; the country cuſtomers of a London bank being comparatively few in number. And it ſeems highly beneficial to trade, that ſome reſpectable houſe in London, acquainted with the ſeveral houſes with which it deals in the country, and holding proper ſecurity from them, ſhould guarantee the payment of their bills, in order to give them ſufficient currency in the metro-

metropolis. The bills of the London merchant do not ſtand in need of the ſame aid. He lives in the place where they chiefly circulate. His credit therefore can be enquired into, and can ſcarcely fail to be tolerably well appretiated. The practice prevailing among ſome bankers, of indorſing to a certain extent bills drawn from the country on foreign parts, though not thoſe drawn in like manner by their London cuſtomers, ſeems grounded on the ſame principle of diſtinction.

Theſe obſervations on moral duties, referring to the ſubject of credit, may not improperly be concluded with a few words on the ſame topic, reſpecting the conduct due from bankers towards each other, and the treatment which they may reaſonably claim from their cuſtomers. It is not ſufficient for a banker to abſtain from premeditated attempts to impair the credit of his competitors. He cannot but know of how delicate a nature credit is, and with what eaſe, eſpecially in critical times, it may be wounded or deſtroyed. He ought therefore to guard his expreſſions with the utmoſt care; and never to throw out an idle

word

word which is likely to be misconstrued to the injury of another house. On the contrary, let him omit no opportunity of defending the personal character and credit of any of his rivals, when unjustly attacked. And particularly let him beware that no blind prejudice, no lurking spark of pride, envy, or malevolence, betray him into the practice of hastily decrying those bankers who deviate from antient customs still retained by himself. Let him remember that forms and modes of transacting business, which were originally useful, in the approved state of trade may have become needless and inconvenient; and that new branches of business, formerly unknown to the banking line, may now be found naturally allied to (z) it. In the next place, the employers

(z) If the principles of moral duty are ineffectual, self-interest may well dispose rival banks, especially country banks, to cordiality and friendly intercourse. By mutually throwing out unfounded insinuations, by refusing each other's notes when there is no just ground of suspicion, and by various other unkind offices, the one may impair the credit of the other, in such a degree as to produce the most serious consequences: and even a greater house, by impairing the credit of a smaller, may materially suffer in the

ployers of a banker ſhould be cautious of liſtening, and ſtill more of giving currency and circulation, to light and uncertain rumours to his prejudice. Let them not be immoderately and unfeelingly precipitate in taking ſteps to ſecure themſelves againſt a poſſibility of loſs. Inſtead of eagerly withdrawing their depoſits when they amount but to paltry ſums, or inſiſting on inſtantaneous payment in guineas for every one of the banker's notes which

the end. On the contrary, if a good underſtanding ſubſiſts between them, prompting them to co-operate in detecting frauds upon either bank, to lend each other guineas to meet a temporary influx of notes, and to communicate with frankneſs the characters of individuals in the trading world, and the credit due to their reſpective cuſtomers, the reciprocal advantages are obvious.

As the bank of England, in conſequence of a variety of circumſtances, has the credit of the whole trading world in ſome meaſure at its diſpoſal, it is in a particular manner incumbent on thoſe who may be appointed to manage its concerns, to act, not with equity only, but with benevolence (and much has often been ſhewn by them) towards individual bankers and traders; and ſcrupulouſly to beware of exciting unmerited ſuſpicions againſt particular houſes. It ſeems indeed their intereſt, as the great guardians of the general credit of the kingdom, to ſupport credit unjuſtly impeached either in London or in the country, as far as prudence will permit.

they chance to have in their hands; let them not be unwilling to bear ſome ſhare in the common (*aa*) riſk, and to hazard ſome reaſonable ſacrifice, for the merited ſupport of the individual banking-houſe, and the maintenance of general credit.

A few obſervations on the head of profit may be ſuggeſted in the next place. The ſubjects of credit and profit are naturally ſo connected, that ſome of the preceding remarks have unavoidably had a remote reference to the latter topic, and ſome of the remarks about to be made will neceſſarily bear upon the former.

The profits of a banker depend partly on the extent of his buſineſs, and partly on his terms and modes of dealing. His moral duties therefore reſpecting them relate to his proceedings with a view to gain cuſtom, and to the

(*aa*) Much of the late diſtreſs in the commercial world was owing, as the event proved, to the unfounded fears of men of property; who would not truſt bankers of real wealth, and eſpecially bankers in the country, with the ſmall ſums commonly lying in their hands.

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advantage which he makes on ſeparate tranſactions.

One of the moſt effectual ways in which a banker can recommend himſelf to extenſive buſineſs is by conſulting the advantage and accommodation of his employers. If his bank be deemed ſafe; and if by moderation in his terms of dealing, by univerſal good uſage of his cuſtomers, by ſtudying their concerns and adapting his proceedings as far as may be to their convenience, by accuracy in keeping their accounts, by giving to them that aſſiſtance in loans, and in other ways, which their reſpective ſituations, when fairly appretiated, entitle them to claim, he makes men feel that it is their intereſt to deal with him; employment will flow to him in abundance, and of its own accord. Some of the principal reſtrictions which he ought to preſcribe to himſelf, with reſpect to the advantages and accommodations to be afforded to cuſtomers, have been recently ſtated under the head of credit. Within the general limits there ſpecified, if he reſides in London, let him ſearch after opportunities of ſurpaſſing his

his rivals in conferring thoſe favours, and performing thoſe good offices, by which a banker in the metropolis may frequently be of ſignal aſſiſtance to thoſe who deal with him; and ſecure their friendſhip and recommendation, as well as their cuſtom, by the ties of obligation and gratitude. Under the ſame reſtrictions, if he lives in the country, where it is uſual for bankers to allow ſome intereſt for money placed in their cuſtody; let him not be aſhamed, while he neglects no other fit method of conciliating eſteem, to recommend himſelf by being more liberal than his neighbours. But let not the eagerneſs to obtain buſineſs, or any other conſideration, lead him to imitate thoſe adventurers who, for the purpoſe of forcing themſelves into notice, have been known to hold out, both in town and country, propoſals and offers which perhaps they never meant, but certainly were never likely to be able, to realiſe; while in private they have reſorted to paltry and diſingenuous arts, in order to undermine and ſupplant their more deſerving competitors. Let him never take a ſingle ſtep for the purpoſe of acquiring or of retaining a cuſtomer, which he ſhould bluſh

blufh to have communicated to the world. Let him fix in his mind this fundamental rule; never to grant a favour to perfons who employ another banker, with a view to induce them to deal with himfelf, which he would not have granted them, had they dealt with him already. And never let him feek for cuftom by encouraging or conniving at fraud; as by freely permitting perfons to keep cafh with him, whom another banker has difcarded for criminal practices. Nor ever let him feek to retain cuftom at the expence of veracity; as by affigning fome falfe reafon for refufing loans of money, that he may not give offence to thofe who wifh to borrow. A banker often feels ftrongly tempted to repel fuch applications, by alleging that he cannot accede to them without prefent inconvenience to himfelf; when in reality the fole caufe of his reluctance is the apprehenfion that the perfons who make them are either not punctual, or not fafe.

It was faid that, in purfuing profit, a banker ought never to make any advantage in the courfe of his bufinefs privately or furreptitioufly,

titiously, which he ought to be ashamed of avowing. Let this rule be considered by the banker who artfully endeavours to prevent a dividend from being made on the property of bankrupts lying in his hands; or who hires a secret agent to collect the notes of a rival country bank for the purpose of creating a run upon it; or who gets his own notes into circulation by any unfair means. Another instance to which it may be applied, though originating perhaps more frequently in culpable neglect than in deliberate bad intention, is the case of profit made on what are called dead accounts; that is, on sums of money remaining in a banker's hands after the death of the owner, in consequence of their being unknown to his representatives. Speedy intelligence of the existence of these sums ought to be given by the banker to the persons entitled to the disposal of them. These remarks are also applicable to the case of sums forgotten, as may sometimes happen, by the owner. The vast deposits lately remaining in the bank of England, under the name of unclaimed dividends, may afford some ground for concluding, that money to a large amount

may

may chance to remain for a confiderable fpace of time unclaimed in the hands of a great and long-eftablifhed banker; whofe duty it therefore is occafionally to examine into this matter, and perhaps at fixed periods, left it fhould efcape his attention.

The banker ought with equal care to refrain from taking advantages prohibited by the laws of his country. It is fometimes a matter of difficulty to afcertain, in banking tranfactions, whether a particular proceeding is or is not ufurious (*bb*); and a banker may fufpect himfelf in every cafe when he feels a defire to keep the matter fecret. The laws refpecting ufury, which perhaps might have been more beneficial had they allowed fomewhat more latitude in the rate of intereft according to the degree of the borrower's credit, feem to require

(*bb*) The laws concerning ufury are now juftly regarded as referring only to political expediency, and not to any thing naturally finful in the cuftom of taking intereft. There is indeed ufury in a moral fenfe; namely, when unwarrantable advantages are extorted from others; and it may exift when the bounds prefcribed by law are not exceeded. This however is not the fubject at prefent under confideration.

as liberal a conſtruction as they fairly admit; and they are generally interpreted with liberality by a jury. When it is previouſly ſettled that a banker ſhall receive, *merely* for advancing a ſum of money, a compenſation, in any ſhape whatever, amounting to more than legal intereſt, the tranſaction is uſurious. Thus it is uſury to give a premium to a banker to induce him to lend money at 5l. per cent. But if he lends a ſum of money at the higheſt rate of legal intereſt, and with a direct view to ſecure, by lending it, the advantage of the borrower's cuſtom, which he knows he ſhould not otherwiſe enjoy; the tranſaction, though reprehenſible if meant to decoy the borrower from his former banker, does not ſeem to be uſurious, unleſs it be rendered ſo by ſomething which amounts to a ſtipulation reſpecting the additional profit. A country trader, for example, requeſts of a London banker a loan of ſome thouſand pounds, and offers him 5l. per cent. as the annual intereſt. The banker, hoping that the trader may be led by a ſenſe of the obligation to do buſineſs at his office, and influenced by the expectation of the additional advantages of the commiſſion on the

bills

bills which he may have to diſcount, and of profit from depoſits which may be placed in his hands by the other, conſents. Yet he is no uſurer. For theſe advantages, though obtained by granting the loan, are held by him merely during the pleaſure of the borrower; and are no other than thoſe which he receives from every perſon who draws upon him, as a fair and equitable compenſation for his trouble. And why is it not as irreproachable in a banker to recommend himſelf profeſſionally to another man by lending him money in his diſtreſs, as by ſhewing him any other mark of kindneſs or attention? But had it been covenanted that the borrower ſhould deal with the banker for a certain time, and never draw upon him within a certain amount of the original loan, ſo that the latter might be ſure of always having a ſum in his hands to employ for his own emolument; this contract would have rendered the whole proceeding an act of uſury.

It has been already obſerved that, as the banker trades with the money of others, prudence in lending it out is particularly his duty.

He is at liberty to employ it in the manner commonly adopted by his brethren, unleſs he diſcerns the cuſtom to be improperly hazardous, either in its own nature, or from local and temporary circumſtances. But he cannot with a ſafe conſcience inveſt ſums on doubtful ſecurities, or on ſecurities not ſo eaſily convertible into money as his circumſtances may probably require, for the ſake of obtaining high intereſt. An imprudent loan is the more reprehenſible on account of the conſequences to which it may lead. It has often happened that a banker, having already lent more to a merchant who deals with him than proper caution would have authoriſed, has proceeded to lend him larger and larger ſums, ſometimes with unauthoriſed hopes of thus enabling him to retrieve his affairs and repay all that he has borrowed; and ſometimes, in part at leaſt, from the leſs honourable motive of ſaving himſelf from the diſgrace of having the raſhneſs of the original loan expoſed to the world by the merchant's failure. The effects of this practice have been exemplified in the downfall of many great houſes. Akin to this proceeding, but ſtill more flagrantly wrong, is the fraud of

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giving a good character of undeserving persons who are in his debt, for the purpose of upholding their credit until they have paid what is due to him by the sums levied from those to whom this good character is made known.

It is not enough for the banker to act conscientiously in his own person with respect to profit. Let him guard against conniving at deceit or extortion in his partners. Let him also attend to the conduct of his clerks, who sometimes from a want of strictness of moral principle will perhaps pay away light money, or practise other little artifices, of which he never would be guilty himself; and sometimes, through an inconsiderate zeal for his interest, will exaggerate his credit, and talk magnificently of his affairs (especially if they see their principal pleased by this conduct), and tell petty and indirect, if not great and direct, falsehoods, when they conceive them to be for his service. The principal has a joint share in the immorality of such proceedings, if he does not actively repress them in his agents. A banker should never be led by indolence, or by the carelessness which often

ſprings from the conſciouſneſs of great wealth, to neglect the due ſuperintendence of his buſineſs, much leſs to commit the management of it to the uninſpected conduct of his clerks. There may be an error in perpetually prying into every minute part of their behaviour; but frequent examination and inquiry are requiſite to inſpire them with proper principles as well as with proper activity.

Some obſervations relating partly to the conduct of a banker towards his employers, and partly to his own moral diſpoſitions, remain to be ſubjoined.

A banker ought to deal equally with his cuſtomers; that is to ſay, he ought never to give undue preferences; and ſuch are all preferences which are not founded on ſome claim reſulting from the peculiar conduct or ſituation of the perſon to whom they are given. This rule does not prohibit him, in lending money, from ſhewing eſpecial favour to a cuſtomer, who has introduced other cuſtomers to the houſe. Towards ſuch perſons he may indulge a particular degree of gratitude; and on ſome

occaſions

occaſions may properly be led by that ſentiment alone ſpontaneouſly to offer them aſſiſtance. Neither does it prohibit him from taking higher intereſt when there is greater riſk. But where the riſks are equal, though from gratitude or compaſſion he may occaſionally abate of his common terms; yet he ought not to raiſe thoſe terms upon a borrower who happens to be unacquainted with his uſual rate of dealing, or whoſe modeſty points him out as capable of being driven into a hard bargain. In like manner, if a redundance or a ſcarcity of caſh in the kingdom renders it right for the banker to make an advance or a reduction in the intereſt on the ſums already owing to him; impartiality requires him, inſtead of ſelecting from ſelfiſh views a few objects of favour, to make the change on general principles. Indeed two rates of terms for tranſacting any branch of the banking buſineſs, even though the higher rate ſhould not be too high, naturally ſpread a ſuſpicion abroad of a griping diſpoſition in the banker; and may by degrees excite in him the diſpoſition itſelf.

It is not neceſſarily unfair in a banker occaſionally to lend the ſurplus of his money to ſtrangers on terms lower than thoſe which he takes from his friends and conſtant cuſtomers. This practice may at times be neceſſary, in order that he may make *ſome* intereſt of his fluctuating ſurplus. It is however a practice not altogether creditable, and one which ſhould be avoided as much as can conveniently be done.

How far, it may be aſked, is a banker at liberty in point of moral duty to ſhew eſpecial and extraordinary favour, in the way of loans, to his relations and friends, from whom he has previouſly received obligations? If the antecedent obligation was conferred on the banking-houſe, it ſeems better that the houſe ſhould repay it when a proper opportunity occurs. If it was conferred on one of the partners as a private individual, he ought rather to repay it by means of his private property, and not out of the common fund. But in aſſiſting his near connections with loans and indulgences, let him beware of being ſeduced by affection and habits of intercourſe

to proceed to unwarrantable lengths for their accommodation and advantage.

A banker, in contemplating the great ſums which paſs through his hands, and alſo in lending money, is apt to feel a pride of ſuperiority, and a ſenſe of ſelf-importance. Inſtead of cheriſhing a ſpirit ſo unchriſtian, let him in the firſt caſe remember that thoſe ſums are the property of other men; and that he is only the agent employed in the management of them. In the ſecond, let him recollect what will naturally be the feelings of the borrower, and ſtudiouſly endeavour, by ſimplicity and kindneſs of manner, and a total abſtinence from all ſymptoms of arrogance and oſtentation, to remove every unpleaſant emotion from the breaſt of the perſon who ſolicits his aid. Let him remember that the borrower, even if greatly embarraſſed in his circumſtances, may be a man of as much integrity, and as much genuine reſpectability (for genuine reſpectability is not to be meaſured by wealth), as himſelf: and that, if the point of mutual obligation be conſidered, the lender

lender commonly derives intereſt and other advantages in the line of his profeſſion in conſequence of granting the loan, advantages which in many caſes may be nearly or altogether of as much benefit to him, as thoſe acquired by receiving the loan are to the borrower.

Let the banker alſo beware of taking offence at the cuſtomer who leaves him, while he praiſes and careſſes the man who removes to his banking-houſe from another. Let not the numerous inſtances of fraud in the trading world, which are continually coming before him, induce him to harbour uncandid and indiſcriminate ſuſpicions, or to deal in haſty cenſures againſt individuals. Neither let the dangers be forgotten which attend a banker in habits of convivial ſociety; habits which often lead him, eſpecially if a young man, to form acquaintances and friendſhips with a view to cuſtom, and with little regard to the characters of his aſſociates; and to entruſt them in unguarded moments with ſecrets, and, if they are men of ſlender property, to ſupply them with

with money, ſo as to injure, perhaps to ſhake, the credit of the houſe.

In every line of life, the danger of being betrayed into unjuſtifiable conduct increaſes with the number of temptations, and with the facility of tranſgreſſing. On both theſe accounts, the banker who is deſirous of repreſenting in Parliament the town where he lives, or who has a ſeat for that place, or for any other, in the Houſe of Commons, ought to be on his guard, even more than his brethren, againſt taking undue ſteps either to conciliate his preſent cuſtomers, or to attract additional employment. He will eaſily diſcern that his bank affords very convenient modes of adminiſtering a bribe to the voter. He will perceive many opportunities of ſtrengthening his intereſt, or of extending his buſineſs, by doing parliamentary *jobs* for thoſe who elect, or for thoſe who deal with him. He will not fail to diſcover, that if he ſhould be happy enough always to think and to divide with the miniſter of the day, gratitude may induce the latter to reward his faithful adherent by recommendations to his private friends, and by making

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ſome of the ſtreams of public revenue flow through his office. Let the banker however, while he avoids the temptations to which the poſſeſſion of a ſeat in Parliament expoſes him, ſtudy to collect from his cuſtomers that commercial information which his employment will continually furniſh means of acquiring; information which may greatly contribute to guide his judgement aright with reſpect to ſubjects coming before him in his legiſlative capacity.

In the laſt place, the banker's attention may be directed to thoſe incidental methods and opportunities of doing good, which his profeſſion peculiarly affords.

A banker ſhould conſtantly conſider the good, which his occupation gives him the power of effecting, as one of the moſt valuable ends to be attained by following it. This power, if he is a man of eminence, will be very extenſive. If he is fixed in a country town, he is the general patron and ſupport of the trading world there. If in the metropolis, his influence, though leſs concentrated, may be

be ſtill greater. Providence does not furniſh obvious opportunities of doing good without attaching criminality to the neglect of them. Nor do thoſe men, whatever be their line of life, manifeſt a Chriſtian ſpirit, who are diligent and active in purſuing their own intereſts, and ſupine in ſearching out occaſions of conferring diſintereſted benefits on others.

A banker naturally becomes apprized, in the courſe of his tranſactions, of the ſituation of many deſerving people in diſtreſſed circumſtances; perſons whoſe moral characters are exemplary (for that is a point which ſhould be carefully examined), and who are embarraſſed or reduced by misfortunes. Such perſons are among the beſt objects of liberality. By being furniſhed with ſmall ſums, ſometimes as gifts, more frequently as loans, they may be enabled to ſet up little ſhops for the ſupport of their families, or to extricate themſelves from the neceſſity of ſelling all their ſtock, and abandoning every proſpect of eaſe and competence, for the payment of rent, or of debts unavoidably contracted in buſineſs. To caſes of this nature let the banker ſtudi-

oufly advert. If he refides in the country, he will have opportunities of rendering fimilar affiftance to farmers deferving of kindnefs and encouragement. Private gentlemen, and others, who would willingly give fmall donations, frequently cannot lend fomewhat larger fums with convenience; and are commonly difinclined to lend them, partly through want of opportunities of enquiring into the moral character of the borrower and the probability of repayment; and partly through a diflike to the trouble which attends the keeping of fuch accounts. Hence it peculiarly becomes the banker, to whom from his profeffional fituation and habits thefe difficulties are trifles, to exert himfelf in doing good by benevolent loans. Let it not be faid that to engage in thefe tranfactions is imprudent. If carried on with caution and within moderate limits, they will neither hurt the credit nor affect the profits of the houfe; and will in many cafes enable the banker to do an act of charity in a manner more commodious to himfelf, and not lefs beneficial to the party affifted, than by giving relief from his private purfe. The fame liberal fpirit may alfo be fhewn in re-

turning

turning by an equivalent fubfcription the profit made from depofits for charitable inftitutions; and by paying intereft to perfons of fmall fortunes, perhaps with large families, the chief fhare of whofe capital happens to lie for a time in the banker's hands, until a favourable occafion arifes of vefting it in the funds, or in fome other defirable way. Poffibly too it might in fome cafes be reafonable to allow intereft for the depofits arifing from the fale of the property of bankrupts. It is of thriving banks that we are now fpeaking; and the admonition meant to be intimated is, that the partners fhould practife liberality not merely in their individual capacities, but collectively alfo in their profeffional tranfactions. With refpect to arrefting of debtors, and preffing the payment of bills, there is great room for doing effential good by the exercife of generofity and forbearance; and I believe that bankers err as frequently on the fide of liberality, as on that of parfimony and rigour: though the error on the former fide may perhaps fometimes proceed rather from the curfory manner in which thefe branches of bufinefs are conducted, than from a ftudied atten-

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tion to the nature of the particular caſe, and the general welfare of ſociety.

It is a great advantage as well as comfort to perſons in the lower lines of life, to be able at any time to depoſit in ſafe hands, and in a way attended with profit, the little ſums which their induſtry has accumulated. The banker who is averſe to receive them, either from a diſdain of undertaking ſuch ſmall concerns, or from conceiving that the emoluments to be derived from them will not quite repay the trouble which they create, offends againſt the clear dictates of benevolence.

A banker has it alſo in his power to be of material ſervice to traders, eſpecially to young beginners, by aſſiſting them with his advice as to forming partnerſhips; as to the mode of conducting various parts of their buſineſs, and the beſt means of preſerving and making the moſt advantageous uſe of their credit; and by conveying to them information concerning the character of thoſe with whom they deal, and of thoſe whom they truſt. Let him ſeek to obtain general knowledge on

those subjects for the purpose of making this use of it.

It is also very much in the power, and it ought constantly to be the object, of a banker to contribute towards purifying trade in general from fraudulent and discreditable practices. By shewing encouragement and giving preferences to honest and industrious traders; by standing forward as far as truth will authorise him in support of their character and credit; by rejecting customers whose conduct in trade has been notoriously flagitious; by refusing assistance and countenance to adventurous speculators, to the extravagant, the rapacious, the tricking, and the profligate; by laying disadvantages in the way of dealers in contraband goods; by activity in bringing to justice swindlers and forgers; a single individual may effect extensive and most substantial good. On the contrary, by remissness in attending to these and similar opportunities of usefulness, and much more by wilfully disregarding or perverting them through eagerness for his own profit; he co-operates in sanctioning the abuses and the crimes with which he finds

trade contaminated, and in tranſmitting them forward to diſtant generations. The inſight which his buſineſs gives him into the nature of all kinds of trade (an inſight which he will do well to cultivate for the ſake of the laudable and beneficial purpoſes to which it may be applied); and the knowledge which he neceſſarily acquires of the affairs of thoſe who deal with him, will add great weight to his advice; and will enable him to exert an influence not only on the mercantile and commercial proceedings, but even on the moral character, of numbers with whom he is connected.

If merit ought to receive encouragement from a banker wherever it is found, it has ſurely a peculiar claim upon him when found in his own houſe. On this principle, as well as for other reaſons, clerks, whoſe honeſty and diligence have long been experienced, are fitly rewarded by being taken, if circumſtances ſuit, into partnerſhip. It is a reward which will not only be highly grateful to themſelves, but one which will make young men of good characters anxious to come into their place; and will add greatly to the effect of that vigilant

lant solicitude with which a banker ought at all times to superintend the moral character of his subordinate assistants. The nature too of their past employment has been such as to render them perfectly qualified to regulate the business of the house. Their acquaintance with the views and habits of the older partners may make their assistance in the management of it extremely desirable. And thus the latter may reap the advantage of being enabled to allow themselves a certain degree of relaxation from pecuniary concerns; and to dedicate a greater portion of their time to domestic duties, to improving study, to liberal science, or to the service of their country as magistrates and members of parliament.

To conclude: If a banker, either from an intention of relinquishing his employment, or of pursuing it in a different channel, sells his house, as the term is, to another banker for a sum of money, the transaction is not necessarily blamable; as his customers are not under any *obligation* to transfer their business to the purchaser. But he must be aware that a large proportion of them will probably

follow his recommendation; and it is his duty not to conduct them to a houſe which is not ſafe.

II. Some obſervations are now to be addreſſed particularly to merchants.

Many of the remarks which have been made under the preceding head on the duties of bankers, may be ſo eaſily transferred to thoſe of merchants, or ſuggeſt, by ſo obvious an analogy, rules of conduct applicable to the latter, that it is unneceſſary to dwell long on the topics to which they relate. Of the firſt kind are ſeveral of the obſervations reſpecting the genuine foundations and the juſt means of ſupporting credit; thoſe concerning the impropriety of employing money in gambling either in the funds, in lottery tickets, or in any other way; of involving in trading adventures property which was received in truſt for other purpoſes; and of lending additional ſums to a perſon who has already borrowed too much, that the imprudence of the firſt loan may not be diſcloſed to the world by his failure; thoſe on the duty of being liberal and kind

kind to all, eſpecially to the virtuous and deſerving, as to preſſing payment of bills, and arreſting debtors; and more eſpecially thoſe which inculcate the moral obligation of keeping accurate books, and frequently balancing accounts, ſince confidence is placed in merchants on the preſumption of their being punctually attentive to theſe points, and maſters at all times of the ſituation of their affairs. Of the ſecond kind an example may be found in the caution given to the banker who is in parliament, againſt regulating his public conduct with a view to ſerve his houſe; for it is a caution which may equally warn the merchant who has a ſeat in the Houſe of Commons againſt endeavouring by the management of his vote to promote his private emolument. In like manner, if the banker who employs a merchant to procure bills to be diſcounted for him at the bank of England, ought not to conceal the nature and extent of the tranſaction from the knowledge of the bank; neither ought the merchant to diſſemble the true ſtate of the caſe. If it be wrong in the banker to raiſe his terms of doing buſineſs, or his rate of intereſt, upon modeſt or ignorant cuſtomers; it is not leſs

wrong in the merchant to extort an higher price than ufual from purchafers of a fimilar defcription. If it be wrong in the banker to lend his credit too far in indorfing bills; it is not lefs wrong in the merchant to importune him to indorfe them at too great a rifk. If it be highly reprehenfible in the former to force his notes into circulation without an adequate fund, or by fuch means as he is unwilling to avow; it is not lefs culpable in the latter to be defignedly inftrumental in thus circulating them. If it be wrong in the country banker to employ different correfpondents in London, and to obfcure from the one his dealings with the other; it is equally wrong in the merchant to borrow largely from different perfons, and indirectly to imprefs each with the idea that his aid only has been reforted to (*cc*).

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(*cc*) It fometimes happens that a merchant *difdains* to fhew his books, and ftate his affairs with reafonable opennefs, to the banker from whom he borrows; or to give the fecurities actually in his poffeffion for the money which he receives, claiming, through pride, a right of being trufted on his fingle fecurity. To act from the motive in queftion is always unjuftifiable, though it may poffibly be proper on fome occafions to borrow in this manner, left an inconvenient cuftom of being obliged always to lodge fecurity

In ſpeaking of the riſks and the rate of profit of the banker, I have already had occaſion to mention the greater hazards to which the merchant is neceſſarily ſubject in the exerciſe of his occupation; and the proportionally greater advantage which he may fairly derive from each particular tranſaction in the line of his buſineſs. But the merchant, when he ſubjects himſelf to riſks againſt which he might eaſily guard, acts an unjuſt part towards all who may be injured by his misfortunes. He acts unjuſtly, for example, if he deliberately forbears to inſure his warehouſe from fire, or any large adventure from the dangers of the ſea; thus expoſing his creditors to the hazard of ruin by his temerity, that he may himſelf ſave the five or ten pounds, or perhaps that number of ſhillings, per cent. by the payment of which he would have purchaſed an indemnification againſt the loſſes to which his goods are daily liable. In theſe raſh practices young traders are the moſt apt to indulge themſelves; and ſometimes gain by them. But traders of

curity ſhould be eſtabliſhed. To lodge it however is the beſt method of keeping up credit, in the true import of the expreſſion.

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every deſcription ſhould remember, that all bold adventuring in thoſe who traffic chiefly on credit, or with the money of others, is not rendered leſs criminal by the ſucceſs of the experiment (*dd*).

Neither is the merchant to be vindicated if he raiſes his general profits to a rate higher than is equitable, when compared with the general circumſtances and hazards of his dealings. This rule does not prohibit him from taking a profit too great, if individually conſidered, on ſome of the articles in which he deals, when he finds himſelf unable to obtain an adequate advantage on others; ſo long as his gains on the whole are not more than a fair compenſation for the capital which he employs, the ſkill and induſtry which he exerts, and the riſks and fluctuations which he encounters. But let not the difficulty of fixing the preciſe ſtandard of individual profits, and the impoſſibility of that ſtandard being known, or, if known, fitly eſtimated by his cuſtomers,

(*dd*) The general principles ſtated under the head of Bankers, on the ſubject of capital and of riſks, are equally applicable to the merchant. See p. 326.

betray

betray him into extortion. Neither let profit be purſued by means tinctured with immorality. Who could aſſert the integrity of a merchant who, in order to determine whether he ſhould ſend his goods to a particular market, ſhould bribe or ſeduce a perſon in a public office to violate his duty, and betray to him the probability of peace or war? Could a man be pronounced honeſt and ingenuous who ſhould attempt by giving money, by conferring favours, or even by flattering attention, to lead an agent, who comes to purchaſe an article, to connive at impoſitions on his unſuſpecting principal? Could he be vindicated if he ſhould ſend to his foreign correſpondent goods from one manufactory; and at the ſame time take meaſures, directly or indirectly, by himſelf or in concurrence with others, to induce him to believe that they were fabricated at another: or if, on finding the market unfavourable for the ſale of goods which he had ordered from abroad, he ſhould falſely pretend that they were damaged, or not exactly according to his order, and ſell them on account of the factor? Such practices muſt be condemned by every upright man to whom they are ſtated. There

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are others at leaſt as common, and not leſs reprehenſible, which may require to be noticed. A few inſtances will be ſhortly commented upon; and the mercantile reader will then be left to apply ſimilar reaſoning to any other cuſtoms of his trade, to which he may deem it applicable.

In ſome foreign ports a duty *ad valorem* is paid on the importation of Britiſh goods. The merchant is ſaid ſometimes to value them in his entry at the cuſtom-houſe at a rate far too low, though he is expected to appreciate them according to their real worth. Or perhaps he has them entered in a foreign name; and thus by a fraud contrives to eſcape a part of the duties. Sometimes too, to facilitate a low valuation, or for other cauſes, after ſending to his foreign correſpondent previouſly to the arrival of the goods an invoice containing their real value, according to which he is to be paid for them; he forwards with the goods themſelves a falſe invoice, in which they are rated at one third or one half leſs than they were in the other; that it may be inſtrumental in obtaining their admiſ-

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ſion on eaſy terms. He is not always without a plea on which he endeavours to vindicate the latter proceeding. He ſtates that the laws of the foreign country entitle any perſon to purchaſe the goods, to whomſoever they are conſigned, who ſhall go down to the ſhip, and offer for them a certain advance per cent. on his valuation. And he contends that this fact is a proof that the Government of that country does not require the valuation to be accurate; but regards it merely as a ſtatement on his part of the terms at which, when augmented by the addition preſcribed, he is willing to let the goods be taken. The laws however which he quotes prove only that the enactors of them do not place unlimited dependence on the veracity of merchants. And his ingenious contrivances to counteract them, ſhew that no great ſtreſs is to be laid on the ſincerity of the foregoing plea. He frequently divides his goods into different packages, ſo that each package ſhall be imperfect without the others; and ſends them at different periods, or in different ſhips: thus rendering it morally certain that no interloping purchaſer will chooſe to have any

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concern with them when they arrive in the harbour (*ee*).

That the merchant acts in a manner altogether unjustifiable if he is concerned in smuggling adventures, or knowingly sells (*ff*) articles which have been smuggled, is evident on this principle; that men in every situation are highly criminal, who themselves break, or who tempt others to transgress, the laws of their respective countries. But it is not always

(*ee*) With this view, as I understand, in the case of a piece of machinery, half of it has been sent at one time, and the remaining half reserved for a subsequent conveyance. And I have heard of an instance in which a British merchant, having purchased a large quantity of gloves by the direction of his foreign correspondent, had the address to dispatch the gloves for the right hand by one vessel, and those for the left some time afterwards by a second.

(*ff*) Shopkeepers, to whom in this instance, as in many others, the moral rules addressed to merchants may be applied, ought never to trade in a single article which they know or believe to be smuggled. When traders suspect that the goods offered to them are smuggled, it is their duty to search the matter to the bottom, instead of following the common practice of wilfully leaving the matter in uncertainty. Their duty with respect to goods known or believed to be stolen need not be suggested.

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confidered that this principle bears in a certain degree on the conduct of a merchant, if he furnifhes goods to a third perfon who plainly intends to introduce them clandeftinely into a foreign country where they are prohibited. If, for example, Holland fhould forbid the admiffion of European woollens into her Afiatic dominions; would not a Britifh trader who fhould furnifh his cuftomer at Amfterdam, with a quantity of blankets, knowing that the latter propofed to fmuggle them into Batavia, be an accomplice in the guilt of tempting the inhabitants of that colony to violate the laws which they would be bound to obey?

Another practice may be mentioned which muft alfo be condemned on the general principle, that it is criminal knowingly to lead another perfon to be guilty of deceit. The practice in queftion is that of having fhips covered, as the term is, in time of war; in other words, of having them made over by a fictitious (*gg*) transfer

(*gg*) Sometimes however the merchant actually becomes a burgher of the neutral town, in order to fecure his property from danger. Thus alfo in times of peace Britifh factors

transfer to the ſubject of ſome neutral power, that by means of the papers procured through this pretended ſale they may appear to be neutral (*hh*) property, and conſequently be releaſed

factors in Ruſſia have become burghers in that country, to render themſelves entitled to ſome exemptions from duties. It has been held by Engliſh Lawyers, that this proceeding is no breach of allegiance to the King of Great Britain.

(*hh*) In the late war it was very common for Britiſh merchants to procure Auſtrian papers for their veſſels, eſpecially for thoſe deſtined for the Mediterranean. And during the ſame period many Britiſh ſhips were nominally rendered Ruſſian property in a ſimilar way.

A ſimilar mode of proceeding, though directly contrary to the laws of Great Britain as well as to thoſe of morality, prevailed to a great extent during the exiſtence of the late charter of the Eaſt India Company. That charter prohibited the ſending of any commodities from England to the Britiſh dominions in the Eaſt except through the medium of the Company. The Engliſh merchant often ſaw great advantages to be derived from tranſmitting them through another channel, againſt the company's conſent. He therefore loaded his ſhip, and ordered it to Oſtend to be covered. Being thus made in appearance Auſtrian property, it was enabled to land its cargo in Hindoſtan. The changes made in the charter on its renewal have taken away the temptation to ſuch frauds. But the remembrance of them may be uſeful. And as the recital of a diſtreſſing event reſulting from an immoral practice proves ſometimes an

released if taken by the enemy. It may be urged perhaps in behalf of this proceeding, that it is confessedly allowable to impose on an adversary; that the art of war consists of stratagems and feints; that no moralist was ever rigid enough to condemn the admiral or the merchantman for hanging out false colours; and that it is absurd to maintain that it is lawful to deceive an antagonist by fictitious flags, yet unlawful to delude him by fictitious

an effectual method of deterring men from proceedings of the same nature, I am induced to recite, though without naming the parties concerned, a circumstance which lately took place. The laws, designing to throw obstructions in the way of those who might endeavour thus fraudulently to send goods to the East Indies, had disqualified every tradesman who sold any articles to a merchant and knew that they were to be smuggled thither, from recovering the price by a legal process. A London dealer furnished a merchant with a large quantity of goods, being conscious that they were to be sent to the East Indies by means of Ostend papers. Soon afterwards, distrusting the responsibility of the purchaser, he thought it prudent to sue out a commission of bankruptcy against him; and in the capacity of petitioning creditor took an oath of the reality of the debt. The other party retorted his attack by threatening to prosecute him for perjury. The tradesman, finding that the law would not recognize such a debt, and that he should certainly be convicted, shrunk from the impending disgrace, and shot himself.

papers. This is not the place for examining how far and on what grounds it may be juſtifiable for open enemies to impoſe on each other. Nor is the proceeding under conſideration to be tried or vindicated by thoſe rules. For here is a third party introduced, the inhabitant of the neutral ſtate in a profound peace with both the contending nations; who deliberately ſuffers himſelf to be bribed by a ſubject of the one to practiſe an artifice on thoſe of the other, which no plea, but that of being himſelf engaged in avowed hoſtilities with the latter, could poſſibly have juſtified. And if it be thus criminal in the Auſtrian to become an accomplice in the plot, it is at leaſt as criminal in the Britiſh merchant to tempt him to accede to it, or to avail himſelf of his concurrence. Probably too, in caſe of capture, an oath would be neceſſary to authenticate what the papers falſely averred; and there is much danger that it would not be ſcrupled to procure the releaſe of the ſhip. The merchant's criminality is increaſed by his being aware that he is the cauſe of ſuch a temptation. In all caſes whatever, when a merchant ſeeks to obtain profit by

means

means leading to perjury, let him remember, that he who knowingly betrays his agents or aſſiſtants into that crime is himſelf perjured in the ſight of God; and that the guilt of a falſe oath is aggravated rather than avoided by equivocations and ſubterfuges (*ii*).

Another mode of gaining profit, which ought univerſally to be reprobated, is that of creating artificial prices. There have been inſtances of merchants, when they meant immediately to diſpoſe of a large quantity of a particular article, buying in the open market a little of the ſame article on very high terms; thus pretending to be purchaſers, when in fact

(*ii*) Of ſuch futile attempts to reconcile unlawful gain with principles of conſcience our ſea-ports afford numerous examples. The following recent inſtance may ſerve as a ſpecimen of them. A merchant, having imported a quantity of Spaniſh wine, profeſſed to export it; and applied in conſequence to have the duty, which had been paid upon it, returned. All the requiſite formalities were obſerved. The caſks, on being ſhipped, were gauged; and an oath was taken that the wine contained in them was the ſame which they had brought from Spain. During the voyage the caſks became intolerably offenſive. On opening them, a ſmall tin cylinder incloſing a little of the original wine was found in each. The reſt of the contents was water.

 they

they were ſellers, and endeavouring to create, by their conduct in the former capacity, an unnatural and extravagant price, by which they might far overpay themſelves in the latter. Similar frauds may be uſed in managing the rate of exchange with foreign countries. A merchant for inſtance, by purpoſely remitting a ſum on loſing terms, may cauſe a variation in the rate, of which he ſtands ready to avail himſelf by inſtantly drawing back much larger ſums. And there is reaſon to believe that there may be various other means of reaping very unwarrantable advantages by managing the price of exchange, and affecting by artful contrivances the daily printed ſtatement of rates, according to which accounts with foreign correſpondents are to be ſettled.

As merchants are the perſons into whoſe hands (*kk*) loans and public contracts naturally fall, it is peculiarly incumbent on them to recollect the obligation under which they lie in

(*kk*) "In England, the ſeat of Government being in "the greateſt mercantile city in the world, the merchants are generally the people who advance money "to Government." Smith on the Wealth of Nations, vol. iii. p. 415.

point

point of confcience to trade with Government on the fame principles as they trade with an individual; to obferve the fame rules of probity, ingenuoufnefs, and fair-dealing; to be equally contented with moderate profits, and equally to abhor taking unfair advantages, or entering into monopolizing leagues and combinations, in the one cafe as in the other. Let them never fuffer a public officer to hold a fecret fhare in their contracts, that they may avail themfelves of his influence in obtaining them on advantageous terms. Let them not forget that every penny which they receive from Government muft be raifed in taxes from their fellow-citizens; and confequently that every penny which they gain in thefe tranfactions by unfairnefs or extortion, is in other words gained by public robbery. There are few cafes perhaps in which the rules of equity are fo frequently violated as in public contracts; and few, if any, in which underhand combinations are carried to fo fcandalous a length (*ll*). There is reafon to conclude that it

(*ll*) The fyftem of competition for public loans, which has of late been very properly introduced, is liable to various

it is not uncommon for a few merchants, who deal in the particular article for which Governments offers a contract by auction to ſuch an extent as to be able to depreſs their competitors, privately to agree to ſhare the bargain among them; and to ſettle certain terms diſadvantageous to the public, beyond which they are not to bid. This fraud is repeated as often as a new contract is propoſed. Government in the mean time is lulled into unſuſpecting confidence, and conceives itſelf to be reaping the benefit of a ſale by auction; as the confederates are artful enough to fix ſometimes on one of their number, and ſometimes on another, to appear to be the ſucceſsful bidder. If ſome interloping competitor bids largely againſt them (*mm*), they will not heſitate

various frauds of this kind, which all the parties concerned in the loan ought actively to diſcountenance. Thus it is not only the duty of the principal bidders to abſtain from all private confederations; but it is likewiſe the duty of all individuals who wiſh to partake of the loan to uſe no ſecret means to prevent or check competition.

(*mm*) This proceeding is often managed in the following manner. On the morning when the ſealed propoſals are to be delivered in at the public office, one of the confederates delivers in his and retires. If an intruder afterwards

ſitate to take that particular contract on very low or even on loſing terms, in order to diſcourage him from further attempts. And if, by pertinaciouſly oppoſing them time after time, he ſhould interfere materially with their profits, and endanger the diſcovery of their ſecret; they will buy off his troubleſome reſiſtance by admitting him as a partner into their aſſociation.

We may conclude theſe obſervations with remarking, that as the promoting of any laudable deſign is in an eſpecial manner required of thoſe who have extraordinary opportunities of forwarding it; the correction of the profaneneſs and profligacy of our ſailors ought to lie near the hearts of merchants. By attention, as far as it is practicable, to the religious and

wards preſents an offer, another of the fraternity, who is on the watch for the purpoſe, delivers in a ſecond ſet of propoſals (for he is prepared with ſeveral ſets in his pocket on various terms), more advantageous to the public than thoſe firſt given in by his comrade. This ſtep is repeated as often as it appears neceſſary, until it is morally certain that they have under-bid their rivals. In other collateral contrivances which might be named, peculiar adroitneſs is exhibited.

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moral character of the captains and officers employed in their veſſels, by a regular diſtribution of proper books among the crews, and by the appointment of liberal premiums for virtuous behaviour, it ſeems probable that much good might gradually be effected.

The introduction likewiſe of civiliſation and the diffuſion of true religion among the inhabitants of remote and barbarous countries, are objects which ought to be peculiarly regarded by a claſs of men, who above every other deſcription of traders poſſeſs the means of accompliſhing them.

III. The claſs of traders of whom we are to treat in the next place, conſiſts of thoſe who are employed in executing orders on behalf of others. From the nature of their occupation the term agent is characteriſtic of them all; but in ſome branches of buſineſs it is cuſtomary to denominate them factors, and in ſome they are ſtyled brokers.

The predominant duty of an agent is to diſcharge with integrity, diligence, and punctuality,

tuality, and with a marked attention to the interefts of his employer, the commiffion with which he is intrufted. The rule by which he ought to try his conduct towards his principals, is by confidering in each particular inftance, whether he has acted in fuch a manner as he might reafonably have expected an agent of his own to have acted for him in a fimilar bufinefs. The duty and the rule are fo obvious, that it is needlefs to dwell upon either of them. But it may be right to mention by way of example a few cafes in which the agent is too frequently led to violate both the one and the other.

Of all the breaches of duty of which an agent can be guilty, there is perhaps not one fo fcandalous and flagrant as that to which I have had occafion to allude when fpeaking of merchants. I mean the being bribed by the expectation of fome private or diftant advantage to himfelf (for an actual bribe is rarely the mode adopted) to connive at impofitions on his employer. It is fcarcely neceffary to fay, that the agent ought not only to withftand palpable temptations, but alfo to be on

his

his guard againſt being blinded and miſled by ſpecious and indirect attempts to corrupt him. Conſcience ſhould not only be ſcrupulous, but quick-ſighted.

Many of the reprehenſible practices in which ſome agents indulge themſelves, though appearing in different ſhapes under different circumſtances, may be traced to one ſource; namely, the cuſtom of taking unavowed and unauthoriſed profits, in addition to the regular and ſettled price allowed for tranſacting the buſineſs, and generally called the commiſſion. Men more ingenious than honeſt deviſe various methods of gaining theſe unlawful advantages. An agent, for inſtance, of that deſcription is directed by a diſtant correſpondent to receive and to convey to him a ſum of money owing to him from a third perſon. He gets the money into his hands with all imaginable ſpeed, and ſo far punctually diſcharges his duty; but he is ſlow in communicating to his employer the receipt of the debt, and perhaps even intimates to him indirectly that the demand is yet unſatisfied, while he is putting the money out to intereſt, or uſing it

in ſome other way, for his own benefit. Another is employed to ſell a cargo of goods in London for a foreign merchant, who being deſirous to ſecure himſelf againſt the riſk of bad debts, agrees to allow him a per centage on condition of being inſured againſt all ſuch loſſes. This mode of proceeding has the technical appellation of del credere. The agent however, there is reaſon to fear, occaſionally charges the del credere at a higher rate than is juſtifiable in point of conſcience, when it is conſidered how extremely ſecure thoſe perſons are to whom only, knowing the riſk to be his own, he will ſell the goods of his principal. And this rate, even though cuſtomary, is perhaps upheld by a degree of combination. There is another practice reſpecting del credere which is ſaid by competent judges to be ſtill more common. An agent, or a merchant ſelling on commiſſion, diſpoſes of his correſpondent's goods to a purchaſer at a price which is calculated on the ſuppoſition of ſix or nine months credit being given. The latter however pays ready money, receiving in return a diſcount after the rate of 5l. per cent. per annum intereſt for the time. Here the agent

runs

runs no riſk. But in order to enable himſelf to charge del credere for a hazard which he never incurred, in making up his accounts he ſtates the purchaſe money as not paid until the expiration of the time of credit. The following artifice is alſo known to have taken place. An agent, who is ordered by a foreign trader to purchaſe and tranſmit to him a quantity of Engliſh goods, propoſes, on the plea of ſimplifying accounts, and ſaving trouble, that inſtead of putting down in his bill every petty charge made at the cuſtom-houſe for each individual article, he ſhould lay ſuch a per centage on the whole ſum expended as would amount to an equivalent. The merchant, unſuſpicious of deceit, conſents; and is accordingly charged ten pounds for diſburſements which do not coſt his agent above that number of ſhillings. Another fraud, much more conſiderable in itſelf, and much more generally prevalent, is practiſed on the foreign merchant. The agent, in conſequence of paying ready money to the Engliſh tradeſmen for the manufactures which he buys of them on behalf of the foreigner, receives back from them a deduction of 2l. or 3l. 10s. per cent. on the amount of their reſpective

ſpective bills; but he makes out his accounts to his employer without giving him any hint of the money returned. Perhaps he alleges in excuſe, that the regular commiſſion is too low, and that the additional profit may fairly be taken in order that he may receive on the whole an adequate compenſation for his trouble. But in the firſt place, the aſſertion that the commiſſion is too low is not yet proved; and in the next place, if it were proved, not a ſtep would be gained towards a vindication of the practice in queſtion. For however reaſonably the agent might in that caſe apply to his principal for an increaſe in the rate of commiſſion, in no caſe can he juſtify himſelf for wilfully concealing the ſum which was returned to him, and charging the whole apparent amount of the bills as actually paid. What would the agent think of his houſekeeper, if ſhe were to ſet down the articles in her weekly accounts as having coſt more than ſhe had really paid for them; and, on being detected, were boldly to vindicate herſelf on the plea that her wages were too ſmall? Loudly as he would exclaim againſt her knavery; if he were not in the trammels of habit and pre-

 judice,

judice, he would difcern his own conduct to be at leaft equally fraudulent. That his brethren in trade very frequently practife a fimilar deceit on their employers is no apology. The frequency of deceit does not take away the guilt of it. It is unneceffary to repeat the obfervations which have already been made in the introductory part of this chapter on the duty of breaking and withftanding reprehenfible cuftoms of trade, however widely they may prevail, and with whatever profit they may be attended. There is great reafon to believe that the foreign merchant is very feldom aware of the additional charge which is thus made upon him.

The cuftom of taking profits in the commiffion bufinefs, which are not ftated in account to the principal, and would appear unjuftifiable if the conduct of the agent were fully laid open to him, is not only contrary to the ftrict rules of commercial integrity and fair dealing; but even in cafes where it is free from actual deceit, it opens a door and furnifhes precedents for a variety of little frauds, which are but too apt to infinuate themfelves

into

into trading tranfactions, and involve them in general difcredit and fufpicion. The importance of clearing the mercantile character from this fpecies of difrepute, makes it very defirable that the reader fhould be impreffed with the criminality of the practices from which fuch imputations have arifen. The agent therefore fhould introduce all poffible opennefs into his tranfactions. The bad effects which a fyftem of concealment tends to produce on the morals of his clerks, through the influence of his example at leaft, if not of his pofitive directions, are neither to be forgotten nor to be difregarded. To abandon fecret and unauthorifed advantages is alfo no improbable method of ultimately promoting his emolument, by proving him to be a man in whom confidence may fafely be repofed.

The duty of brokers, particularly of thofe employed in felling goods, would afford a large field for remarks. The abufes and errors in conduct prevailing among them are faid to be extremely great; infomuch that to no clafs of men in the mercantile world may ferious admonitions and remonftrances be more fitly

 addreffed.

addreſſed. Inſtead of ſcrupulous impartiality between buyer and ſeller according to their bounden duty and, uſually, their oath; the moſt artful partiality and colluſion are often found to take place, and the moſt ſtudied falſehood and miſrepreſentations inſtead of openneſs and truth.

Hitherto we have been conſidering the improper conduct of agents in tranſacting different kinds of buſineſs which in themſelves are in every reſpect lawful. It remains to ſay a few words on the guilt of taking a part in tranſactions which are intrinſically criminal, either becauſe they violate the principles of natural juſtice and morality, or becauſe they are contrary to human laws. This cenſure attaches on every agent who ſuffers himſelf to be employed in the purchaſe or diſpoſal of ſlaves whom he knows, or might know, to be unjuſtly reduced into bondage; who acts as broker or factor in buying or ſelling goods which he knows or believes to be ſtolen, ſmuggled, or contraband; in freighting a ſhip with goods to a port into which he is well aſſured that they are meant to be illegally introduced; in

in knowingly procuring veſſels or conducting inſurances for ſmugglers, to whatever country they belong, or into whatever country they purpoſe to convey their commodities; or in buying or ſelling large ſums in the public funds for a perſon actually engaged in a political negotiation. It ought here to be diſtinctly ſtated, that there are in the metropolis many factors highly diſtinguiſhed for their integrity in declining improper commiſſions. Theſe are the men whom their brethren ought to imitate. And their example ſhould be followed not in ſome particular caſes only, but uniformly and on a conſiſtent principle; not from a reference to reputation and *honour*, but from conſcience. In ſome of the inſtances recently mentioned, and in others which might be ſubjoined, the agent may find himſelf ſo uncertain with reſpect to the conduct and views of the party who wiſhes to employ him, as to be conſiderably perplexed whether he ought or ought not to undertake the buſineſs propoſed to him. No general rule can be given for the removal of his difficulties. In every other line of life a conſcientious man will occaſionally find himſelf embarraſſed by doubts

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of a ſimilar nature; and in each inſtance he muſt decide upon them by a careful review and an impartial eſtimation of the various circumſtances attending the particular caſe. In the ſame manner the agent muſt form his judgment. But while he avoids on the one hand thoſe unneceſſary doubts, which would at the ſame time obſtruct the courſe of lawful trade, and injure himſelf and his family by intercepting his fair emoluments; let him not, on the other hand, be ſeduced by ſelf-intereſt to caſt off his ſcruples under the vain pretence that his refuſal will not prevent the buſineſs from being tranſacted, as numbers ſtand ready to undertake it. On that principle he might rob a traveller on the highway, whom he thought tolerably certain of being plundered before he would reach the end of his journey. The man who knowingly lends or hires himſelf to be a ſubordinate inſtrument in executing a piece of villany, is not only groſsly culpable, but frequently as culpable as the original contriver. In doubtful caſes let the agent apply to himſelf the ſpirit of that rule which St. Paul gave to the Chriſtian converts who heſitated as to the lawfulneſs of eating meats

which

which had been offered to idols. "He that "doubteth, is condemned, if he eat; becauſe "he eateth not of faith." Or rather let him attend to the apoſtle's ſubſequent declaration, on which the foregoing deciſion is profeſſedly grounded; and which literally applies to every doubtful caſe in the whole circle of human actions. "Whatſoever is not of faith," (whatſoever any man does without being confident at the time that it is lawful,) "is ſin (*nn*)."

Stock-brokers who from having recently begun to act, or from other cauſes, have not acquired much buſineſs, ſometimes endeavour to avoid the diſgrace of being unemployed, and to bring themſelves into notice, by artificial manœuvres calculated to give them the appearance of having extenſive dealings. They will ſeem very buſy, for example, in purchaſing large quantities of ſtock, which in fact they purchaſe on their own account, though not avowedly ſo; and ſell them again on the ſame day and at the ſame price. From all ſuch practices an honeſt man will keep

(*nn*) Romans, xiv. 23.

himſelf free. The intention of thoſe who reſort to them is to repreſent themſelves as much more truſted than they really are; and thus to gain by premeditated deceit a degree of credit and reputation to which they are not entitled. Every ſtock-broker too, it may be added, ought ſcrupulouſly to refrain from managing illegal tranſactions on account of his employers, and from unlawful or raſh ſpeculations on his own (*oo*).

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(*oo*) The actual buſineſs of ſtock-brokers conſiſts of two parts: they are employed to make bargains for ready money; and bargains for a diſtant time. The latter are illegal; they furniſh however, eſpecially in time of war, perhaps one half of the buſineſs tranſacted. They are made on unmixed ſpeculation; that is to ſay, not only a hazard is incurred, but it is incurred without any capital being engaged. A perſon buys, for inſtance, through his broker, 10,000l. three per cent. ſtock on the firſt of November at 73l. per cent. *for the quarterly ſettling day*; on November 10th he ſells the ſame ſum for the ſame future day at 74l.; and thus continues buying or ſelling every day, as his ideas of war and peace and of other circumſtances vary, till the ſettling day comes, taking care by that day to have bought juſt as much as he has ſold. He has then to receive or pay only what are termed his *differences*. The ſtock-broker's cuſtom is never to tell the name of his employer in theſe bargains. If the ſpeculator cannot pay his differences, it is cuſtomary for the broker to pay them for him. If both

ſpeculator

In the line of agency, as in all other branches of trade, there is ample ſcope for fair competition. And it is laudable conduct in an agent to reduce his rates of commiſſion on different tranſactions to the moſt moderate terms which he can permanently afford, whatever may be the clamour excited by his brethren.

Directors of public companies, whether incorporated by charter, as the Eaſt India Company and Bank of England; by act of parliament, as the recently eſtabliſhed Sierra Leone Company (*pp*); or upheld by mere voluntary union,

ſpeculator and broker fail, then the name of the former ſometimes becomes known.

Moſt ſtock-brokers are alſo jobbers; that is to ſay, they have a capital in the funds, which they retail to purchaſers as opportunities offer, and conſtantly watch the turn of the market that they may re-inveſt the money to advantage. This branch of buſineſs is manifeſtly attended with many temptations. They alſo ſometimes ſpeculate in bargains for time on their own account.

(*pp*) I cannot omit the opportunity which the incidental mention of this company affords me, of noticing that peculiarity in its avowed object, which renders good men, whether concerned in the undertaking or not, anxious for its ſucceſs. It is eſtabliſhed not with a mere view to mer-

 cantile

union, as ſome of the ſocieties for inſurance againſt fire; are in fact agents for others in the way of trade: and are therefore bound in conſcience to the performance of thoſe duties, which have been already mentioned as incumbent on agents in every line of buſineſs. Thus they are bound to manage the affairs of the company, not only with integrity, prudence, and aſſiduity; but likewiſe on the principle of tranſacting buſineſs on (*qq*) the loweſt terms which will permanently ſecure to the company an adequate profit. In ſeveral inſtances the peculiarity of their ſituation adds peculiar force to ſome of theſe general duties, and gives them a particular direction. Thus a readineſs to lay aſide abſurd and antiquated forms; to change inconvenient hours of at-

cantile profit; but for the purpoſe of eradicating the deteſtable traffic in the human ſpecies, by leading the inhabitants of Africa to an innocent, a bloodleſs, and a truly beneficial commerce; and of introducing and diffuſing among them the bleſſings of civilization, of knowledge, and of chriſtianity.

(*qq*) The new fire-offices in London, even without the advantage of charters, have obliged the old offices to reduce their terms.

tendance,

tendance, and to conſult in every reſpect the (*rr*) accommodation of all parties concerned; openneſs of proceedings, publicity and readineſs in ſtating every kind of expenditure; and a diſpoſition to give to the proprietors at large every proper degree of inſight into the ſtate of the company's affairs, ought to characteriſe the conduct of directors. The whole ſum which has been accumulated in the way of profit and added to the capital ſhould be made known to the body of proprietors; and it ſeems right that the accumulation ſhould be annually known alſo. Theſe circumſtances ſhould be ſtated in order that the proprietors may be able to judge what is the fair valuation of their ſtock; and that undue advantages derived from partial ſuperiority of information may be prevented. Directors ſhould not be puffed up with arrogant ideas of the dignity of the company; nor be led, by the magnitude of the capital ſubmitted to their management, to neglect œconomy in ſmall matters. Still leſs ſhould they conſider themſelves at liberty

(*rr*) The chartered banks of Scotland have great merit in theſe reſpects, being conducted exactly like private banks.

to lay out vaſt ſums in buildings of needleſs magnificence, without having previouſly aſked and received the ſanction of the proprietors. Above all things, a director ought never to ſacrifice the intereſts of the company or of the public for the ſake of promoting his own emolument, or of facilitating his own re-election (*ss*). Nor ſhould he ever turn to his private ends the knowledge which he derives from his ſituation of the ſecret affairs of the company. It would be a breach of moral duty, for example, in a bank director to purchaſe, or ſecretly to adviſe his friends to purchaſe, bank ſtock, in conſequence of having learnt from circumſtances which came officially before him, that the bank dividend is likely to riſe. Indeed purity of character ſeems to require that he ſhould altogether abſtain from ſpeculating in the ſtocks which he directs.

It is deſirable that the director ſhould have a ſtake of ſome conſequence in the undertaking

(*ss*) The public has lately heard ſtrong charges of this nature urged, with what juſtice I do not undertake to ſay, againſt Directors of the Eaſt India Company.

which

which he is appointed to ſuperintend. If the proprietors diſpenſe with that pledge for his good conduct, ſuch a proof of their confidence aggravates his fault, if he neglects the duties of his poſt. And at all times let him guard againſt thoſe temptations to negligence and miſconduct which particularly attach on men in his ſituation, in conſequence of the individual director's being hidden in the public body, and therefore feeling little perſonal reſponſibility.

As a ſeat in the direction is a perſonal truſt, each director ſhould regard himſelf as bound to give, except under extraordinary circumſtances, his proportional ſhare of perſonal trouble and attendance. And let him not through pride ſeek to retain his ſtation, if he finds himſelf permanently incapable of diſcharging the duties of it with punctuality.

IV. Manufacturers form the laſt claſs of traders of which it was propoſed to treat.

The following remarks will be compriſed within a narrower compaſs than that which

they

they might otherwife have occupied, not only in confequence of the general obfervations contained in the introductory part of this chapter; but likewife from the facility with which many of the particular reflections already made under the three preceding heads may be transferred to the duties of manufacturers. Many of the remarks on the eftablifhment and maintenance of credit; on the duty of avoiding needlefs rifks, of keeping accurate books, and of fhewing liberality to unfortunate, but deferving, debtors; on the impropriety of increafing loans already too large, of employing truft-money in trade, and of helping unfafe bills into circulation; on the rate of profit to be purfued, and on the objections fometimes urged againft reducing it; on the criminality of being concerned directly or indirectly in fmuggling tranfactions; and on feveral other topics, are not lefs applicable to the proceedings of the manufacturer than to banking and mercantile concerns. Some obfervations under the head of agents, refpecting the line of conduct proper to be purfued by thofe who have the offer of being employed in purchafing articles which they think are meant to be

turned

turned to ſmuggling adventures at home or abroad, may contribute to point out the courſe which the manufacturer ought to take, if he ſhould conceive that the goods which he is deſired to furniſh are deſtined for a ſimilar purpoſe.

Fair and liberal competition is the principle on which trade of every kind ought to be conducted. In no branch of trade are the beneficial effects of that principle more capable of being rendered conſpicuous than in manufactures, and by no deſcription of men have they been more clearly exemplified than by the manufacturers of Great Britain. The aſtoniſhing improvements which our various manufactures have received, and the undiſputed pre-eminence to which they have attained (circumſtances to which this country is materially indebted under Providence for much of its domeſtic proſperity, and for the high rank which it holds in the ſcale of nations) are to be aſcribed to the exertions (*tt*) of individuals ſtimulated

(*tt*) While we beſtow on the private manufacturers the praiſe which they have ſo well deſerved, we muſt not forget how

ſtimulated by the ſpirit of competition. The object of each manufacturer has been to underſell his neighbour, or to make the article better for the ſame price. Where ſome exiſting law, or, as is the caſe with the porter brewery in London, the cuſtom of trade, fixes the price, the latter method alone of competing is practicable. But the former mode is the more common; and it not unfrequently hap-

how much they owe to the freedom of the Conſtitution, to the equitable adminiſtration of juſtice in this country, and to the wiſdom which, when all circumſtances are impartially conſidered, muſt be allowed to pervade the general ſyſtem of taxation. (See Smith on the Wealth of Nations, 5th ed. vol. iii. p. 382, &c.—and p. 432, &c.) From the paſt hiſtory, and from the exiſting ſituation of other countries, we may learn to how low an ebb a deſpotic government, burthenſome laws, partial judges, and impolitic taxes, may depreſs manufactures, even where nature ſeems to have deſigned that they ſhould flouriſh to the greateſt extent. The preſent ſtate of Spain is an obvious and ſtriking example. From Mr. Townſend's Travels through that kingdom, I have already had occaſion to point out the baneful effects of royal manufactures and monopolies; and in various parts of the ſame work proofs occur of the miſchiefs reſulting from the other particulars now enumerated. See among other places, vol. ii. p. 226, &c. 240; 419, &c. vol. iii. p. 21. See alſo Smith on the Wealth of Nations, vol. iii. p. 381, 382.

pens,

pens, that the very circumſtance which enables the manufacturer to reduce his terms, eſſentially contributes to the melioration of the fabric. For though an active and intelligent trader may in ſome inſtances be enabled to lower the price of his goods by procuring his raw materials at a cheaper rate than his competitors obtain them, or perhaps by getting materials unknown to others; yet the advantages derived from thoſe ſources cannot be laſting. The opportunities of making ſuch beneficial or ſecret purchaſes are not likely to occur often; and, if they occur often, will not be long undiſcerned or neglected by his rivals. If it be ſuperior ſkill in working up the ſame materials which puts it in the power of one manufacturer to underſell another, that circumſtance will commonly give ſuperior excellence to his goods. But the moſt extenſive and moſt conſiderable improvements in manufactures ariſe from the introduction of machinery to ſhorten labour. And the new machines, whether applied to the ſpinning and twiſting of thread, to the weaving of cloth, to the bruiſing and compounding of ſubſtances for dyeing, or to the other multifarious opera-

tions

tions and proceſſes to which inventive ingenuity has adapted them, are often found not only to perform the work cheaper, but much better than it was done before. Similar conſequences attend the improvement, or the more judicious uſe, of machinery already known.

Objections of a moral nature are ſometimes urged againſt the introduction of machines by which human labour is conſiderably ſhortened. Great numbers of men and women, it is ſaid, are thus thrown out of employment: they are diſmiſſed almoſt without any warning, or at leaſt without a warning ſufficient to afford ſuch of them, as are qualified to undertake another occupation, an opportunity of providing one. But moſt of them, it is added, even if they had much longer notice, would be unable to avail themſelves of that reſource; from their ſex, their age, or their habits of life, they are incapable of commencing a new line of buſineſs; and even if they are capable, other trades are full, and will not receive them. Thus multitudes of honeſt and induſtrious poor are deprived of the poſſibility of procuring a liveli-

hood

hood for themſelves and their families; they pine in miſery, in ſickneſs, and in want; and, driven at length to repel famine and nakedneſs by violence and plunder, from being the ſupports become the peſts of ſociety. That theſe objections, which compaſſion has ſuggeſted on the ſight of incidental diſtreſs, are to be diſregarded, is by no means to be affirmed. But they are puſhed to an unreaſonable length, when they are urged as generally concluſive againſt the admiſſion of new machines by which labour is greatly diminiſhed. How has mankind been enabled to emerge from a ſtate of barbariſm to civilization, to exchange dens and caves for comfortable houſes, coverings of raw ſkins for clean and convenient clothes, acorns and wild fruits for ſalubrious food, unlettered ignorance for books and knowledge, but by the progreſſive introduction and the rapid improvements of machinery? And are we prepared to ſay that human life has attained to its higheſt degree of refinement? Or that the means which have brought it to its preſent ſtate ought not to be permitted to carry it further? Or that, while every nation around us is advancing in improvement, Great

Britain alone is to ſtand ſtill? Thoſe ſimple machines and implements, without which we now ſhould be at a loſs how to ſubſiſt, were new in their day: and in many inſtances the invention of them undoubtedly diminiſhed, perhaps annihilated, the demand for that ſpecies of labour which was before in great requeſt. The boat-maker of early times, who firſt undermined the tree, and then formed it into ſhape by ſcraping it with oyſter-ſhells and hollowing it with fire, had probably to lament the loſs of employment when a competitor arrived from a diſtance armed with the recently diſcovered hatchet, and able to complete more canoes in a month than the other could in a year. The makers of hand-barrows and ſcuttles would perceive the demand for their craft materially leſſened, when a more commodious method of carriage took place on the introduction of carts. The fabricators of hand-mills found their work ſpeedily fall into diſuſe on the erection of machines for grinding corn by means of wind and water. In what ſituation would the world now be, had theſe inventions been ſucceſſively proſcribed out of favour to the old workmen?

But

But let us not deny to the objections under consideration the weight which they possess; nor be betrayed, by a partiality for measures productive of general good, into a neglect of any attendant misfortunes of the poor. If on the one hand the manufacturer acts laudably when he exerts himself in the discovery or the introduction of new machines, or in the improvement of machines already existing, by which his manufacture may be rendered cheaper or better; on the other, he is highly criminal if he does not with equal earnestness exert himself to guard against that distress, which the hasty adoption of inventions calculated for dispatch frequently occasions at first among the workmen whose labour they supersede. Let him not be hurried by unfeeling avarice or blind emulation suddenly to bring them into use to a great extent. Let him study to provide employment for his ancient servants in some other line, especially for the women and the old men: and at all events let him not turn them adrift, until they have means of immediately procuring bread for themselves and their children in another settled occupation. This attention to the welfare of his fellow-

 creatures,

creatures, by whose industry and toil he has been enriching himself, is required of him by his and their common master. Did it force him to refrain from increasing his profits, he would be bound in conscience to refrain; did it impose a heavy drawback on the increase, he ought to pay it with cheerfulness. But the distresses in question will rarely be great and also permanent. Remedies are everywhere at hand; and they are commonly multiplied in a little time by the very circumstance which renders them necessary. The general effect of shortening labour is not to lessen the number of labourers wanted, but to enlarge the mass of produce, and to augment the comforts of life. Every successful invention ultimately increases the number of working hands; partly by employing many in fabricating and conducting the new machinery, and in performing various subsequent operations on the articles produced by it; but principally by rendering manufactures better and cheaper, and thus creating so vast an additional demand for them at home and abroad, as to cause a much larger quantity of workmen to be occupied in preparing them, than was employed when

when they were made in the old manner and ſold at the ancient price. Such, for example, has evidently been the effect of the introduction of cotton-mills. And further; the new invention itſelf frequently furniſhes ſome collateral and auxiliary branches of employment, to which the labour rendered needleſs by it may eaſily be transferred. Moſt of thoſe for whom proviſion cannot thus be made, will be able to find a place in a country like this, if time be allowed them by the manufacturer for ſearch and enquiry, in one or other of the numerous trades eſtabliſhed around them (*uu*).

Inſtances

(*uu*) The appoſiteneſs of the following quotation from Dr. Smith on the Wealth of Nations, vol. ii. p. 203, will be a ſufficient apology for the length of it.

"Though a great number of people ſhould be thrown "all at once out of their ordinary employment and com- "mon method of ſubſiſtence, it would by no means follow "that they would be thereby deprived either of employ- "ment or ſubſiſtence. By the reduction of the army and "navy at the end of the late war, more than a hundred "thouſand ſoldiers and ſeamen, a number equal to what "is employed in the greateſt manufactures, were all at "once thrown out of their ordinary employment; but "though they, no doubt, ſuffered ſome inconveniency, "they were not thereby deprived of all employment or "ſubſiſtence. The greater part of the ſeamen, it is pro-

"bable,

Inſtances however will occur, in ſpite of the wiſeſt and kindeſt precautions on the part of the maſter, of individual workmen deprived of

" bable, gradually betook themſelves to the merchant ſer-
" vice, as they could find occaſion; and in the mean time
" both they and the ſoldiers were abſorbed in the great
" maſs of the people, and employed in a great variety of
" occupations. Not only no great convulſion, but no ſen-
" ſible diſorder aroſe from ſo great a change in the ſitu-
" tion of more than an hundred thouſand men, all ac-
" cuſtomed to the uſe of arms, and many of them to rapine
" and plunder. The number of vagrants was ſcarce any-
" where ſenſibly increaſed by it; even the wages of labour
" were not reduced by it in any occupation, ſo far as I
" have been able to learn, except in that of ſeamen in the
" merchant ſervice. But if we compare together the habits
" of a ſoldier and of any ſort of manufacturer, we ſhall
" find that thoſe of the latter do not tend ſo much to diſ-
" qualify him from being employed in a new trade, as
" thoſe of the former from being employed in any. The
" manufacturer has always been accuſtomed to look for his
" ſubſiſtence from his labour only; the ſoldier to expect
" it from his pay. Application and induſtry have been
" familiar to the one; idleneſs and diſſipation to the other.
" But it is ſurely much eaſier to change the direction of
" induſtry from one ſort of labour to another, than to turn
" idleneſs and diſſipation to any. To the greater part
" of manufacturers beſides, it has already been obſerved,
" there are other collateral manufactures of ſo ſimilar a
" nature, that a workman can eaſily transfer his induſtry
" from one of them to another."

It

of ſubſiſtence, or materially injured in their ſituation, by the erection of his machinery. Theſe the hand of him who has been, however innocently, the cauſe of their diſtreſs ſhould be ſtretched out amply to relieve. And every man ought willingly to contribute in a reaſonable proportion towards alleviating the evils incidentally produced by any one of thoſe improvements in conducting manufactures, to which, collectively taken, a large ſhare of

It muſt however be admitted that the caſe of diſcharged ſoldiers and ſeamen is not exactly ſimilar to that of manufacturers diſcharged in conſiderable numbers in conſequence of the introduction of machinery. Diſbanded ſoldiers, coming chiefly from newly raiſed corps, have in general learned ſome buſineſs to which they can return, and have not left it ſo long as greatly to have forgotten it. They are of ſuch various employments, as to burthen no particular line by their numbers; and being diſtributed throughout the kingdom, do not materially oppreſs any particular diſtrict by their return. And the ſudden call for manufactures on a peace makes this addition to the maſs of workmen very acceptable. Some of the preceding remarks are applicable to ſailors. And at any rate, the diſcharged ſeaman commonly finds a welcome admiſſion, at the end of a war, into the merchants ſervice. Equal reſources are not poſſeſſed by manufacturers thrown out of employ in large numbers by new machines. Hence appears more ſtrongly the guilt of reducing them to ſuch a ſtate of diſtreſs.

 the

the national ſtrength and proſperity is to be aſcribed.

There are other calamities affecting workmen in a very ſerious manner, and with conſequences deeply to be lamented, againſt which the proprietor of a manufactory ought moſt anxiouſly to guard; the dangers, namely, to which their health and their morals are frequently expoſed by the nature and circumſtances of their employment. Such dangers will fitly be noticed in this place; ſince, although they exiſt in nearly all manufactures, they are commonly moſt formidable in thoſe in which large and complicated machines collect a great number of workmen under the ſame roof. But it muſt previouſly be ſtated, that as long as any manufacture portends ſuch dangers to the health or to the morals of the perſons engaged in it as to be likely to prove on the whole injurious to human happineſs, on taking futurity as well as the preſent life into the account; whatever profits it may promiſe, it cannot be continued with a ſafe conſcience.

Some

Some manufactures impair the health of the workmen by the deleterious quality of the materials used; others, by the crowded rooms and vitiated air in which they are carried on. Of the first class are several processes on metallic substances. The pernicious effects of lead are proverbial, and the palsies and other complaints frequent among those who are employed upon it. I have seen a young man at work in a manufactory of white lead, whose complexion was rendered by his occupation as livid as the substance which he was preparing for sale. "The men (*xx*) who are employed in silver-"ing looking-glasses often become paralytic; "as is the case also with those who work in "quicksilver mines. This is not to be won-"dered at, if we may credit Mr. Boyle; who "assures us that mercury has been several "times found in the heads of artificers ex-"posed to its fumes. In the Philosophical "Transactions there is an account of a man "who, having ceased working in quicksilver "for six months, had his body still so impreg-"nated with it, that by putting a piece of "copper into his mouth, or rubbing it with

(*xx*) Bishop Watson's Chemical Essays, vol. iv. p. 253.

" his hands, it inſtantly acquired a ſilver co-" lour.—I remember having ſeen at Birming-" ham a very ſtout man rendered paralytic in " the ſpace of ſix months by being employed " in fixing an amalgam of gold and ſilver on " copper. He ſtood before the mouth of a " ſmall oven ſtrongly heated; the mercury was " converted into vapour; and that vapour was " inhaled by him.—The perſon I ſaw was " very ſenſible of the cauſe of his diſorder; " but had not courage to withſtand the tempt-" ation of high wages, which enabled him to " continue in a ſtate of intoxication for three " days in the week, inſtead of, what is the " uſual practice, two." Of manufactures which injure the health of the workmen, not by any noxious quality in the article operated upon, but by external circumſtances uſually attending the operation, an example may be produced in that of cotton. " The ready " communication (*yy*) of contagion to num-" bers

(*yy*) See a very intelligent Report delivered a few years ſince at the requeſt of the Magiſtrates for the county of Lancaſter, by Dr. Percival and other Phyſicians of Mancheſter, in conſequence of a putrid fever which prevailed during many months in the cotton mills at Radcliffe. This

" bers crowded together, the acceſſion of viru- " lence from putrid effluvia, and the injury " done to young perſons, through confinement " and too long continued labour," are evils which we have lately heard aſcribed to cotton-mills by perſons of the firſt medical authority aſſembled to inveſtigate the ſubject. To theſe muſt be added, an evil which ſtill brands with diſgrace the practice of ſome cotton-mills, the cuſtom of obliging a part of the children employed there to work all night; a practice which muſt greatly contribute towards rendering them feeble, diſeaſed, and unfit for other labour, when they are diſmiſſed at a more advanced period of youth from the manufactory (zz).

To

This report, though made on a particular occaſion, was drawn up with a view to the proper management, in point of health, of all cotton-mills; and contains many general rules and directions which ought to be punctually obſerved and enforced by the maſter of every mill. The obſervance of them would probably remove that imputation under which thoſe manufactories have hitherto laboured, of deſtroying the health of the children employed in them; and in many perhaps may have removed it already.

(zz) As intereſted minds will always feel ſtrong temptations to this practice, the caſe ſeems loudly to call for the

To have recourſe to every reaſonable precaution, however expenſive, by which the health of the workmen may be ſecured from injury,

the interference of the Legiſlature. A ſimilar interference may be neceſſary, to preſerve the health of the workmen in other manufactures; eſpecially where patentees are intereſted to make the moſt of their invention in a ſhort period. In ſuſpicious caſes, it might be well not to grant patents except under ſuitable ſtipulations.

Dr. Aikin, in his recent "Deſcription of the Country "round Mancheſter," (1795, 4to. p. 219, 220.) corroborates what I have advanced. Speaking of "cotton-mills "and ſimilar factories," he ſays: "In theſe, children of "very tender age are employed; many of them *collected* "*from the workhouſes* in London and Weſtminſter, and "tranſported in crowds as apprentices to maſters reſident "many hundred miles diſtant, where they ſerve unknown, "unprotected, and forgotten by thoſe to whoſe care na-"ture or the laws had conſigned them. Theſe children are "uſually too long confined to work in cloſe rooms, often "during the whole night; the air they breathe, from the oil, "&c. employed in the machinery, and other circumſtances, "is injurious; little regard is paid to their cleanlineſs; "and frequent changes from a warm and denſe to a cold "and thin atmoſphere are prediſpoſing cauſes to ſickneſs "and diſability, and particularly to the epidemic fever "which ſo generally is to be met with in theſe factories. "It is alſo much to be queſtioned if ſociety does not re-"ceive detriment from the *manner* in which children are "thus employed during their early years. They are not "generally ſtrong to labour, or capable of purſuing any "other

injury, and to refrain from profecuting unwholefome branches of trade, until effectual precautions are difcovered, is the indifpenfable

" other branch of bufinefs, when the term of their ap-
" prenticefhip expires. The females are wholly uninftruct-
" ed in fewing, knitting, and other domeftic affairs, re-
" quifite to make them notable and frugal wives and
" mothers. This is a very great misfortune to them and
" the public; as is fadly proved by a comparifon of the
" families of labourers in hufbandry, and thofe of manu-
" facturers in general. In the former, we meet with neat-
" nefs, cleanlinefs, and comfort; in the latter, with filth,
" rags, and poverty, although their wages may be nearly
" double to thofe of the hufbandman. It muft be added,
" that the want of early religious inftruction and example,
" and the numerous and indifcriminate affociation in thefe
" buildings, are very unfavourable to their future conduct
" in life." Dr. Aikin obferves, that " remedies for thefe
" grievances have been adopted in many factories with
" true benevolence and much fuccefs."

The fituation of the children tranfported, as it very frequently happens, from workhoufes in the metropolis to factories in diftant counties, demands the protecting interference of the Legiflature. The neighbouring magiftrates have no power to enter the houfes for the purpofe of enquiring into the treatment of thefe orphans; and the latter are generally kept in a fort of clofe imprifonment, which deprives them of the power of lodging complaints. The confequences have repeatedly been, that the ufage of the children has been very inhuman; and that moft cruel punifhments have been inflicted (I fpeak this on indifputable authority)

ſable duty of the proprietor of a manufactory. Let him not think himſelf at liberty to barter the lives of men for gold and ſilver. Let him not ſeek profit, by acting the part of an executioner. Let him ſtation his workmen in large, dry, and well ventilated rooms. Let him conſtantly prefer giving them their work to perform at home, whenever it can be done with tolerable convenience, to collecting them together into the ſame apartment. Let him encourage them, where opportunity offers, to reſide in villages and hamlets (*aaa*), rather than in

authority) on ſuch as have found means of complaining, in order to deter them and their companions from ſimilar attempts. Among other legiſlative proviſions which might be adviſable, it has been ſuggeſted that the London pariſh-officers ſhould be obliged to keep accurate regiſters of the apprentices ſent out; that quarterly returns of the ſtate of theſe apprentices ſhould be tranſmitted from the ſeveral factories, and be authenticated by the ſignatures of the neighbouring magiſtrates; and that the latter ſhould be authoriſed and required to viſit the factories, and carefully to inſpect the ſituation and treatment of the children.

(*aaa*) The proprietor of a great manufactory eſtabliſhed near a large inland town, told a perſon of unqueſtionable credit, from whom I heard the fact, that on approaching his workmen he could diſcern by the ſmell proceeding from their clothes, whether they lived in the town or on a neigh-

in a crowded town. Let him inculcate on them in how great a degree cleanlineſs contributes to health; and impreſs them with the neceſſity of invariably obſerving thoſe many little regulations (*bbb*), which, though ſingly too minute

a neighbouring common. This circumſtance alone might point out the comparative healthfulneſs of the two ſituations.

(*bbb*) The latter of the two gentlemen mentioned in the preceding note (the late Mr. Wedgwood, the reviver of the arts of Etruria) informed me, that having obſerved ſome young perſons in his own manufactory to be affected by being employed on a preparation of lead, he had completely remedied the evil, by appointing an old workman conſtantly to attend them with water and towels on their leaving their work at meal times, and oblige them thoroughly to waſh their hands and faces before they ate; and alſo by prohibiting them from playing, or uſing any ſtrong exerciſe, until they had pulled off their coats and aprons which were ſprinkled with the lead. It appeared from experience, that if they uſed any conſiderable exerciſe without taking the latter precaution, the duſt proceeding from their clothes was inhaled by them, and produced very prejudicial effects.

The reader will permit me to refer to one additional authority, as it tends to eſtabliſh a point, the importance of which will be generally acknowledged. A gentleman, who, if named, would be allowed to have had more extenſive experience in cotton-mills than any other individual, affirms that from his youth he has regularly found thoſe works

minute to be noticed in this place, have collectively much effect in preventing disease. Where his own efforts seem likely to fail, let him lay the matter before the ablest physicians, and steadily put in practice the instructions which he receives. And finally, let him exert his utmost abilities to discover innoxious processes which may be substituted for such as prove detrimental to the persons who conduct them; and direct by private solicitation, and on proper occasions by public premiums, the attention of experienced artists and manufacturers to the same object. The success of his endeavours may in many cases be found highly advantageous to him, not merely by preserving the lives of his most skilful workmen, but by saving some valuable material formerly lost in the operation (*ccc*). But whether

works to be the most profitable, in which the workmen have been the least numerous, and the most cleanly and comfortable. There seems no cause why the result should not be the same in all other branches of manufacture.

(*ccc*) Bishop Watson, after speaking in a passage which has been recently quoted of the young man rendered paralytic by fixing an amalgam of gold and silver on copper, says: "A chimney, I believe, has of late been opened at "the

ther that be the cafe or not, he will at leaft reap a fatisfaction from them which he could not otherwife have enjoyed, that of reflecting on his profits with a quiet (*ddd*) confcience.

The morals of manufacturers affembled together in numerous bodies are at leaft as much

" the farther fide of the oven, into which the mercurial " vapour is driven; and thus both the mercury is faved, " and the health of the operator is attended to." Chemical Effays, vol. iv. p. 255. In the fame volume, p. 275—277, the almoft univerfal adoption of the cupola inftead of the hearth-furnace for fmelting lead is fhewn to have been attended with great advantage to the proprietors, as well as with the moft falutary confequences to the workmen.

(*ddd*) The proprietors of factories of all kinds ought to pay a confcientious regard to the health not only of their workmen, but of the whole neighbourhood; and carefully to put in practice all fit means for preventing the falubrity of the furrounding atmofphere from being injured by their private operations. Thefe means will of courfe be different, according to the nature of the manufacture, and the fituation in which it is carried on; but in every cafe means of fufficient efficacy ought to be adopted, even though expenfive, and not required by the letter of the law. The powerful agency of fteam has of late been introduced into a variety of manufactures. Thofe who employ it in towns, or populous parts of the country, ought to adopt the effectual methods which of late have happily been difcovered for deftroying fmoke.

endangered

endangered as their health. The danger ſometimes ariſes from time and opportunities for inſtruction being denied; ſometimes from the contagion of vice being unreſtrained, and ſhame itſelf extinguiſhed by the univerſality of guilt. The former of theſe evils takes place in manufactories where children are employed (*eee*); the latter, in all manufactories where multitudes of working hands, whatever be their age, are collected. In proportion as virtue is more valuable than bodily ſtrength, in proportion as eternity is more important than the preſent life, the manufacturer who pays no attention to the religious principles and morals of the people under his care, is more criminal than if he had ſuffered them to put

(*eee*) Whether cotton-mills in general are at preſent blameleſs on this ſcore, I will not undertake to decide. That ſome have been highly blamable would ſufficiently appear, were other proofs wanting, from the concluding paragraph of the Report, already quoted, of the Mancheſter Phyſicians, addreſſed to the County Magiſtrates. "We "cannot excuſe ourſelves on the preſent occaſion from "ſuggeſting to you, who are the guardians of the public "weal, this further very important conſideration; *that* "*the riſing generation ſhould not be debarred from all opportu-* "*nities of inſtruction, at the only ſeaſon of life in which they* "*can properly be improved.*"

poiſon

poiſon to their mouths without apprizing them of its qualities. Several of the meaſures already indicated as preſervatives of health, are equally adapted for the preſervation of morals. The employment, for example, of as ſmall a number of perſons as may be in the ſame room; encouragement afforded to workmen to reſide in villages, where convenience will allow, rather than in the midſt of the infection of a great town; permiſſion given them to perform their work at their own homes (*fff*) when the nature of the fabrick will admit that practice; and ſtrong and repeated inculcation of habits of cleanlineſs, are means adapted to the accompliſhment of both purpoſes. But theſe are not the only or the moſt efficacious means of preventing the inroads of vice. Let the proprietor of the manufactory employ the different ſexes apart from each other. Let him provide for the eſtabliſhment of ſchools

(*fff*) It has been ſeen in a great manufacturing town, that ſome individuals, who have had ſo little regard to religion as to oblige their workmen to labour on Sundays, have found it impoſſible to introduce that cuſtom among ſuch claſſes of their workmen as were uſed to execute their work at their own homes; but have ſucceeded without difficulty with thoſe of the oppoſite deſcription.

for the religious inſtruction of all who can be induced to attend them, whether children or of mature age, on Sundays at leaſt, if not in the evenings of week days. Let him diſtribute from time to time religious books level to the capacities of the readers. Let him eſtabliſh a little library, from which proper treatiſes may be lent out for a limited period, and under proper regulations, to all who deſire them. Let him appoint penalties for drunkenneſs, oaths, and improper language; and exact them regularly and with impartiality. Let him take every fit meaſure to ſecure the conſtant attendance of his people on religious worſhip, and to lead them to uſe ſome ſhort and ſimple form of family prayer every evening in their own houſes. Let him acquire their confidence and ſecure their attachment by joining uniform mildneſs and affability of behaviour to the firmneſs requiſite for the maintenance of his authority. Scrupulouſly abſtaining from every mark of pride and ſuperciliouſneſs, let him convince them that he has their intereſt at heart, by ſtudying their comforts; by advancing them little ſums of money beforehand, when ſickneſs, or an ap-

proaching

proaching rent day, or the neceſſity of laying in fuel againſt winter, or ſome other emergency, diſtreſſes them. Let him acquaint himſelf, as far as may be practicable, with each of his workmen individually, and obſerve his temper and diſpoſitions, his habits of life, and the ſtate of his circumſtances, that he may be able to admoniſh him occaſionally in ſuch a manner as may be moſt likely to be beneficial. Let him uniformly ſhew favour to the meritorious, and check the idle and the profligate. And never let him forget the efficacy which he may give to his inſtructions and reproofs, by his own virtuous example.

By thus diligently watching over the health, the comforts, and the morals of his workmen, the manufacturer will obviouſly promote his own ſatisfaction and emolument, while he is diſcharging an indiſpenſable duty. He may juſtly hope to render a large proportion of his workmen robuſt, induſtrious, and honeſt. He will inſpire them with that perſonal attachment to himſelf which, among other advantages, will contribute to ſecure him from the machinations of any unprincipled com-

 petitor,

petitor, who may be baſe enough to tempt them by bribes to betray their maſter's operations, or to deſert him for the purpoſe of entering into a rival manufactory.

In the various branches of manufactures numberleſs opportunities will occur of defrauding individuals or the public. Goods, for example, may be delivered to the purchaſer inferior in real worth, though externally ſimilar, to the ſamples (*ggg*) according to which they were to be made. Or the manufacturer may impreſs on his own productions the ſtamps and marks (*hhh*) of his competitors, who ſtand high in reputation, and vend them as articles actually made by the latter. Or he may meliorate the external appearance of his goods to the ſecret riſk or detriment of their intrinſic ſtrength; and avail himſelf of the very circumſtance which renders them of leſs value than they were before, to augment the price.

(*ggg*) Fraudulent ſamples are ſaid to have been much uſed in the hardware trade.

(*hhh*) This fraud, I underſtand, has been practiſed in a great public brewery in a central part of this kingdom, that the barrels might ſeem to have been filled at another inland town in great repute for its malt-liquors.

Or,

Or, preferving the appearance the fame, he may deteriorate them, without avowing what he has done, and felling them proportionally cheaper (*iii*). Or he may induce his cuftomer to believe that a particular material or ingredient enters into their compofition, which, if it ever was employed in them, has fince been fecretly replaced by an inferior fubftitute; or he may decline giving him any information whatever refpecting the compofition, on the plea that he cannot divulge the fecrets of his trade (*kkk*), when in that particular inftance,

(*iii*) In this concealment, and in upholding the price, the whole criminality of this practice confifts. A reduction in the goodnefs of an article, if openly acknowledged, and accompanied with a correfponding reduction in the price, may be a greater public benefit than the improvement of it; as it may render fome comfort or convenience of life generally attainable, which before could not be afforded but on terms fuitable only to the purfes of the rich. New inventions are frequently thus dear.

(*kkk*) A few years fince, when the bill for putting tobacco under the excife was before the Houfe of Commons, a deputation of tobacconifts objected to fome of the claufes, on the ground that they would lay open the fecrets of the trade, and ftop the fale of a particular fort of fnuff, which was fold as compofed of fine leaves of tobacco, by divulging to the public that it was made entirely of

inſtance, as in many others, the ſecret is no other than a fraud of trade. Or if his manufacture is exciſeable, he may impoſe on the revenue officer in different ways; or even endeavour to bribe him into connivance at his impoſitions. Theſe are but a few out of the multitude of examples which the almoſt

of the ſtalks. A ſtriking example not only of a ſecret of trade being a fraud of trade, but likewiſe of the power of habit over the human mind, which could render men, perhaps very reſpectable men, ſo blind to the criminality of a very deceitful practice, as openly to allege the danger of that practice being interrupted, as a fit motive for applying for alteration in the bill.

It muſt not however be underſtood, from the expreſſions which have been uſed, that all ſecrets of trade are fraudulent or reprehenſible. If a manufacturer has diſcovered, by his induſtry and acuteneſs, a uſe for ſome ingredient, or a mode of conducting a proceſs, unknown to his brethren, he is juſtified in retaining it to himſelf until he has gained an adequate reward for the merit of the diſcovery; and in applying for a patent to ſecure that reward to himſelf, if he is not otherwiſe likely to enjoy it. But as he would be very culpable were he to require the public good to be ſacrificed to his private intereſt by an unreaſonable extenſion of the patent, ſo would he be equally culpable on the ſame principles if he ſhould be too long or too obſtinately tenacious of his ſecret, when the diſcloſure of it would be generally beneficial; and he is alſo very culpable, if he permits it to be loſt to the world by his death.

infinite

infinite variety of manufactures would supply. They are sufficient however to afford a specimen of the practices to which I allude. It may be laid down as a general rule; that every attempt, whether direct or indirect, to make an article be thought better in any respect than it really is, or different from what it professes to be; and every subterfuge resorted to for evading the fair payment of public taxes, is absolute dishonesty (*lll*).

Combinations on the part of the proprietors of manufactories to raise the price of their goods are no less forbidden by the (*mmm*) laws of this country than combinations on the part of their workmen to keep up or to raise their wages. The latter probably are far more frequent than the former. And they commonly happen, not, as might have been expected, when trade is at a low ebb, and employs few hands; but when it is in a flourishing state,

(*lll*) Frauds on the excise are said to be frequently committed by men who in other respects support a good character. In many instances, I believe, they originate from want of reflection on the subject, and would be abandoned on a little consideration of their immorality.

(*mmm*) See Blackstone, vol. iv. p. 159.

and requires additional numbers. Their object is generally to prevent the introduction (*nnn*) of new labourers, and their admiſſion to a ſhare of the profit of the buſineſs. The maſters however in reſiſting the attempt ſhould at all times conſider how eaſily the lower and illiterate claſſes of the community may be miſguided. Let them break the combination; but let them break it by compliances, if the demands of their workmen are reaſonable; in other caſes, by perſuaſion and argument, rather than by legal means; or, if legal proceedings become neceſſary, by the feweſt and the mildeſt. And when the men have returned to their duty, let all reſentment be diſmiſſed.

(*nnn*) The object of a late very extenſive and long continued combination among the workmen of Mancheſter was to compel their maſters to agree not to take above a limited number of journeymen. They refuſed to work for any maſter who would not accede to their propoſal; and eſtabliſhed a fund by ſubſcription for the ſupport of ſuch of their number as were turned out of employ for entering into the combination. They were known by the appellation of Nob Sticks; and kept their fund at the diſtance of ſome miles from Mancheſter. The diſſolution of the confederacy, I believe, was haſtened by ſome of the party betraying the public cauſe, and running away with the bank.

Experience seems to shew the necessity of particularly impressing on manufacturers those remarks, which in the introductory part of this chapter were addressed to traders in general, on the duty of acting on principles of universal benevolence, and with an upright regard to the public good, in all applications to Parliament. Many of the laws and regulations which, to use the strong expressions of Dr. Smith, "the avidity of our great manufacturers has extorted from the Legislature," together with a very considerable part of the existing system of bounties, drawbacks, duties, and prohibitions, instituted for the purpose of favouring the productions of Great Britain, cause the most lamentable effects in a moral light by the smuggling, the frauds, and the multiplicity of false oaths to which they needlessly give occasion; involve numerous and extravagant sacrifices of particular classes of citizens to other classes; and are extremely detrimental to the general interests of this country, and to the improvement of commerce throughout the world (*ooo*). And the statutes

(*ooo*) Among other parts of the "Wealth of Nations" relating to this subject, the whole of the eighth chapter of the fourth book deserves the utmost attention.

enacted at the inftigation of the proprietors of manufactories to reftrain the working artifan, whofe knowledge and induftry are his own, from quitting the kingdom, and fettling in other countries where he may forefee a fairer profpect of emolument for himfelf and his family, are in a high degree partial, rigorous, and oppreffive. Let an upright, wife and liberal policy annul every law defigned to preclude any Britifh fubject from fixing in that part of the globe, wherever it may be, which holds out to him the faireft profpect of happinefs. Let the Legiflature bind the artifan to his native foil by rendering his ftay defirable to him; not by making his departure difficult. Let it ftrive to convince him, by its foftering protection of every branch of honeft and ufeful commerce, and by the general equity and wifdom of its ftatutes, that Great Britain is the land in which the rewards of induftry are to be acquired with the greateft eafe, and enjoyed with the moft durable fecurity.

The manufacturer who fhall hereafter apply to Parliament for any law liable to fimilar ob-

jections,

jections, will be chargeable with the guilt of augmenting this enormous mafs of moral and political evil. But every manufacturer fhares in the criminality of the evil already exifting, who does not heartily and actively concur in every reafonable attempt for its diminution.

The wealthy manufacturer may alfo be cautioned againft that extravagant and luxurious mode of living, which too frequently attends fuperior opulence. Neither a moderate and unoftentatious conformity to thofe cuftoms and habits, as far as they are innocent, nor a reafonable indulgence in thofe comforts, which are become almoft neceffary in the eyes of the world to the wealthy, is here reproved. That alone is meant to be cenfured which partakes of pride, of prodigality, or of intemperance. To thefe exceffes the great merchant may be thought under ftronger temptations than the manufacturer. He who commands the commodities wrought and unwrought of every quarter of the globe; who obtains, by means of his veffels and his commercial connections, foreign luxuries of every kind with almoft as little trouble as a private

individual procures neceſſaries from the ſhop, may ſeem of all men the moſt likely to exhibit vanity and profuſion in the ſplendour of his houſe, in the parade of his attendants, and in the delicacies of his table. In the preſent ſtate however of this country, every man who can pay for luxuries can eaſily procure them. In ſome reſpects indeed the merchant and the manufacturer, ſuppoſing them to be equally wealthy, may be equally tempted to fall into the errors in queſtion. Both are much accuſtomed to reſide in great towns, where oſtentatious and voluptuous modes of living are contracted by habit and inflamed by example. Both are accuſtomed to have a very large portion of their capital paſs through their hands every year; and thence are led into the habit of diſregarding expences, the amount of which would alarm men of equal property who annually receive only the rent of their eſtates. And both look forward, not like great land-owners merely to the permanence of their preſent poſſeſſions, but to a continual and rapid accumulation of riches. In other reſpects the manufacturer ſeems more expoſed to temptation than the merchant. He has

has risen more frequently than the other from small beginnings to sudden opulence; and is in consequence likely to feel a peculiar gratification in displaying his newly acquired splendour. He has not so commonly enjoyed the advantage of having his mind improved, and his views of things corrected, by a liberal education. He encounters more frequently than the merchant the aristocratic prejudices and the envious contempt of neighbouring peers and country gentlemen, proud of their rank and ancient family, who even in these days occasionally disgrace themselves by looking down on the man raised by merit and industry from obscurity to eminence; and thus is excited to outvie them in magnificence and luxury. Let his circumspection then be proportioned to the many temptations which surround him.

Some manufactures, from the nature of the processes used in them, and the various inventions and contrivances requisite for subduing refractory materials, lead to discoveries of importance in natural philosophy. To this tendency of his occupation the enlightened manufac-

manufacturer will ever be awake. And let him not content himself with pushing his researches solely as far as they have an immediate reference to his particular manufacture: let him cultivate a spirit of general enquiry: let him attend to the interests of universal science. Let him employ a portion of his leisure in pursuing to beneficial conclusions those hints which the course of his business has incidentally suggested (*ppp*); and in carrying on those investigations into the principles and properties of bodies which may disclose new comforts of life, expand the human mind, increase the stock of rational knowledge, and evince the power, the wisdom, and the goodness of God.

(*ppp*) Several manufacturers have actually distinguished themselves by zeal and ability in philosophic pursuits; and none more than the late Mr. Wedgwood. His thermometer for measuring high degrees of heat is one of the most useful discoveries of modern science.

CHAP. XIV.

ON THE DUTIES OF PRIVATE GENTLEMEN.

THE perſons held immediately in view in the ſubſequent pages are private individuals who follow no profeſſion, and live upon the annual incomes of their eſtates. But the duties which are about to be ſtated as incumbent on men of this deſcription, are ſo far from being peculiar to them; that they are, in a greater or leſs degree, common to almoſt every individual, belonging to any one of the claſſes and profeſſions which have formed the ſubjects of the preceding chapters. For the purpoſe of avoiding the endleſs repetitions, which muſt have ariſen, had theſe general duties been noticed and enforced in each particular caſe; ſilence has hitherto been obſerved reſpecting them. The reader therefore, whatever may be his rank or occupation, is requeſted to look upon

upon the preſent chapter as directly addreſſed to himſelf.

Private gentlemen may be conſidered under the following characters: firſt, as land-owners; ſecondly, as inveſted with various offices and truſts of a public nature; and thirdly, as bound to the performance of numerous private and domeſtic duties.

I. The duties incumbent on private gentlemen, principally or altogether in conſequence of their being poſſeſſed of landed property, will be mentioned in the firſt place. Theſe duties reſult partly from the actual power which the landlord enjoys over his eſtates, and the tenants who occupy them; and partly from the influence which the poſſeſſion of thoſe eſtates gives to him in their neighbourhood, even over perſons who are not his immediate dependents. In ſome caſes the operation of theſe two cauſes will be ſo blended, that their ſeparate effects cannot eaſily be diſtinguiſhed. The conſequent duties however will not on that account be leſs apparent.

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To encourage a race of upright, ſkilful, and induſtrious tenants, is one of the firſt duties of a private gentleman; whether he conſults his own intereſt, or the general welfare of the community. The due cultivation of the ground, by which expreſſion I mean the extracting from the earth the greateſt poſſible quantity of the moſt valuable produce which it can be made permanently to afford, obviouſly renders the largeſt profits to the owner. And at the ſame time it promotes no leſs conſpicuouſly the good of the ſtate; firſt, by augmenting the quantity and reducing the price of proviſions, or of commodities which may be exchanged for proviſions, and thus contributing to the ſettlement of families and the increaſe of population: and ſecondly, by furniſhing all its inhabitants with conſtant and growing employment, and thus preventing the vices and diſorders which derive their origin from idleneſs. The firſt ſtep requiſite for the attainment of this great object, is for the proprietor to render himſelf well acquainted with the nature and value of his eſtates; taking into the account all circumſtances of ſituation; of diſtance from markets, from navi-

 gable

gable rivers and canals, and from materials neceſſary for improvement; and of liability to droughts or inundations, by which their intrinſic worth is affected. Proceeding, thus qualified, to adjuſt the rent of each farm, he will not haſtily graſp at the higheſt payment named by ſome rapacious ſurveyor, who ſeeks to recommend himſelf to the landlord by exactions on the tenant; but will affix ſuch a ſum as may fairly be deemed, when all things are conſidered, an equitable return from the occupier for the uſe of the ſoil. A moderate rent is the moſt beneficial to both parties. Where the rent is too low, the owner loſes a portion of what he might reaſonably demand; the farmer becomes indolent; no improvements are puſhed forward; for want of exertion to make things better, every thing grows worſe; the buildings fall into decay; and the ground continually relapſes towards a ſtate of nature. If the rent is exorbitant, ſhould intelligent tenants be induced to venture on the bargain by unwillingneſs to quit a farm which has long been occupied by their family, by predilection for the neighbourhood, by the difficulty of meeting with another place of ſettlement, by

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an over-weening confidence that times will be good, or by a rational dread of the expences and inconveniences of removing, they probably quit it in the end with loſs to the landlord as well as to themſelves. The farm comes into the hands of needy or ignorant adventurers, who enter upon it for a few years as a ſort of lottery, exhauſt it by forcing from it a few extravagant crops, and then ſuddenly quit it, perhaps greatly in arrears. Or if that is not the caſe, the landlord pays dearly for his ſhort-lived gains, by having a ruined eſtate lying untenanted upon his hands, and finally ſetting it afreſh at little more than half the former price. Reaſonable payments, whatever be their nature, are always found in the end to be the beſt paid, and with the greateſt cheerfulneſs. With regard to the receipt of rents, let not the landlord haraſs deſerving and ſubſtantial farmers, and expoſe himſelf to the unjuſt ſuſpicion of penury or avarice, by rigidly exacting them the moment they are due. Neither, on the contrary, though he ſhould have no occaſion for the money, let him permit large arrears to accumulate in the hands of his tenants; a practice, which would lead them to careleſſ-

nefs in providing for payment at the proper times, and to lavifh expenditure of fums not their own; and would fubject them, or their families after their deceafe, to diftrefs and difficulties, whenever the debt fhould be fuddenly called in.

On the principles which have been laid down, the land-owner is bound to take proper care that his eftates, while in the occupation of others, do not fuffer by their neglect. He will act therefore in a very laudable as well as prudent manner, in fecuring, by a few general provifions and covenants, due management and attention on the part of the tenant; and in employing faithful and upright agents to fee that the agreements are punctually fulfilled, and the buildings, fences, and roads belonging to the lands maintained in fubftantial repair. But let him beware of limiting the operations and precluding the exertions of the cultivator of the foil, by ftipulations founded on antient prejudices, noxious to agriculture, and adverfe to the fpirit of rational enterprife and improvement. Let it be his leading wifh to excite and cherifh that fpirit. To attain this end, let

him

him in the firſt inſtance do every thing which can fairly be expected from him towards putting his farm-houſes into a decent condition, and rendering the ſituation of their inhabitants comfortable. Where expenſive undertakings are neceſſary for the purpoſe of draining or improving the ground, let him encourage the heſitating tenant to accompliſh it, by bearing ſome part of the original charge. Let him introduce, as opportunities permit, from diſtant parts of the country, and diſtribute to the more active of his tenants, ſeeds of graſſes and other valuable plants unknown in his neighbourhood; and communicate new methods (*a*) of cultivat-
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(*a*) The general mode of employing the land in any particular diſtrict, whether it be paſturage or tillage, will be that which from local circumſtances is deemed the moſt profitable; and therefore can ſeldom be altered, even in caſes where a change is deſirable, by the influence of the landlord, unleſs he calls in the aid of poſitive ſtipulations. As far as local circumſtances permit, the influence of the landlord will be moſt uſefully exerted in promoting tillage. For tillage is that method of uſing the ſoil, which makes the largeſt addition to the ſtock of human ſubſiſtence, and gives regular employment to the greateſt number of labouring poor; and thus contributes to promote, in a more direct and efficacious manner than any other branch

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ing thoſe already known, when the ſuperior utility of the change has been eſtabliſhed by experience. In ſome caſes, a landlord may effect an eſſential reform in the management of farms, by inviting from other quarters of the kingdom perſons ſkilled in improved modes of culture, and placing them as examples to the reſt of his tenants. Their novel practices will be decried for a time: but when the advantage of them is permanently diſcerned, the moſt inveterate prepoſſeſſions will give way to the powerful incitements of intereſt. Where this method of proceeding is ineligible, it frequently happens that ſimilar benefits may be enſured by judicious improvements practiſed by the proprietor himſelf on the land which he retains in his own occupation. A common farmer can rarely be expected to deviate much of his own accord from the beaten track. At every ſtep which he takes, he has his own rooted habits and prejudices to overcome: he has to encounter the deriſion of all his neighbours and companions: if he ſucceeds, he is

of rural œconomy, the two fundamental objects already recommended—the increaſe of population, and the intereſts of morality.

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aſſured that it was owing to chance, and will never happen again: if he fails, he is told that he receives the merited puniſhment of his folly. Add to theſe things, that he will generally be too wary to hazard the loſs of money and labour, which muſt attend an unfortunate experiment. But the proceſs, which he perceives to anſwer in his landlord's field, he will ſoon learn to hope may ſucceed at leaſt as well in his own (*b*). It muſt however be remembered, that the ſtrongeſt inducement, which a perſon can have to employ his time and his capital in making beneficial improvements of any kind, is reaſonable ſecurity that he ſhall enjoy the fruits of his labour. Such ſecurity is required with peculiar juſtice, when the improvements are to be made on the property of another. The moſt obvious mode of

(*b*) Local ſocieties for the encouragement of agriculture deſerve the countenance and patronage of private gentlemen. By the premiums which they beſtow, and the information which they circulate, they excite exertion, and diffuſe uſeful knowledge, among practical farmers and huſbandmen. And their utility is increaſed by their frequent practice of giving rewards to thoſe who have lived long in the ſame ſervice, or have brought up a numerous family without parochial aid.

affording it to the farmer is by leafes; which, under proper regulations, are on this ground very conducive to the progrefs of agriculture, and fhould be granted by the landlord in all cafes, when it can be done with prudence. When family fettlements, entails, or other circumftances render it impracticable or unadvifable for the proprietor to confign his eftate to the occupier for a definite number of years; his general conduct and character, if he regulates his life by principles of duty, will be a pledge to his tenants that no unfair advantage will be made of their exertions, either by difmiffing them, or raifing their rents, the moment they have increafed the value of their farms: a pledge, it is true, fo far unfatisfactory as it guarantees them only during his own life; yet one, that will commonly prove fufficient for them to act upon to a certain degree. They will difcover in the proceedings of fuch a landlord a fteady and univerfal regard to the rules of equity and benevolence. They will find themfelves receiving from him every mark of attention and good will which their behaviour merits. They will fee him continuing the fons and nephews of deferving tenants, whenever it is feafible with-

out

out material hazard, in the place of their relations; ſhewing lenity in exacting arrears from thoſe who have been depreſſed by unavoidable misfortunes, and liberality in relieving ſuch as ſuſtain heavy loſſes by fires, tempeſts, or contagion. They will have learned by experience that, when he has called for an augmentation of rent, it has not been in conſequence of one or two harveſts of ſingular but accidental abundance, nor on ſuch terms as would defraud the farmer of an ample return for the ſums which he had expended; but that it has been demanded wholly from a well-grounded conviction of a general riſe in the value of the productions of the earth; or in conſequence of local circumſtances fully juſtifying the increaſe of payment required; and that it has been adjuſted, not by an uniform pound-rate ſweeping over a whole diſtrict, and thus falling moſt lightly on the beſt lands and heavieſt on the worſt, but in due proportion to the exiſting worth of each particular farm, and with a fit regard to the ſhare which the occupier has had in bringing it to its preſent ſtate. They will have obſerved, that in raiſing his rents he has ſtudiouſly borne in mind, that a ſmall advance,

however juſt, would often prove a heavy burthen to old and infirm cottagers; and that he has in thoſe caſes abſtained from requiring it, until on the death of the antient occupiers their place has been filled by a new tenant. They will not have ſeen ſuch a landlord depopulating the country, and turning multitudes of induſtrious poor adrift, by converting half a pariſh into an immenſe ſheepwalk, which no longer affords occupation to a twentieth part of the former inhabitants; nor by combining many ſmall farms into a few of great ſize, that he may eſcape the expence of repairs, or ſave himſelf and his agent the trouble of attending to petty accounts. They will not have ſeen him unmindful of the welfare of the infirm and diſabled, nor of the children of the loweſt claſſes, not even in thoſe villages and hamlets where his moſt diſtant property lies; but will have witneſſed his zeal in promoting, both by advice and by contributions, the eſtabliſhment of friendly ſocieties for the relief of the former, and of weekly and Sunday ſchools for the inſtruction of the latter. They will not have ſeen him regardleſs of virtue and vice in the character

of

of his tenants; nor indiſcriminately beſtowing the ſame favours and countenance on the profligate and on the good. In a landlord of this deſcription, what confidence may they not place?

In ſome diſtricts, lands are very generally let on lives at ſmall annual rents, perhaps not exceeding one tenth or even one twentieth of the real value, in conſideration of the payment of an arbitrary fine upon each renewal. The conſequences of this ſyſtem are in ſeveral reſpects prejudicial to all the parties engaged in it. To ſpeak in the firſt place of the owner. His eſtate is thus rendered a ſort of lottery to him. What his income in the preſent or in any other year will be, he knows not. His fixed income is trifling; and he looks to the reſource of large but precarious fines. Hence it frequently happens that, unleſs he both calculates well, and acts deliberately and ſteadily on principles of duty, he runs out. When fines come in briſkly, he ſpends proportionally. When they are ſcanty, he borrows, and truſts to the contingences of another year. If he is ſtill a young man, and has

has recently obtained poſſeſſion of the eſtate, he is in the greater danger of overſtepping the limits of prudence. Further, the owner is under a conſtant temptation to accept for the renewal of the leaſe a ſmaller fine than he ought to receive. He is in want of money. The tenant makes a diſadvantageous offer, with an intimation that, if it ſhould be rejected, he means to hold the land during the life or lives yet remaining, and then to relinquiſh it. The other is tempted by the proſpect of an immediate ſupply for his neceſſities. He foreſees that, if he ſhould refuſe the ſum propoſed, he may never have the option of another. He recollects that the chances of lives are ſo uncertain, that to accept it, inadequate as it appears, may poſſibly be proved by the event to have been a lucrative ſpeculation. Thus he is liable to be at the mercy of a cool and artful tenant in poſſeſſion. Let us in the next place conſider the ſituation of the actual tenant already mentioned; who, in thoſe parts of the country to which theſe obſervations principally refer, very frequently lets the land to an under-tenant, inſtead of occupying it himſelf. He

has it in his choice either to adopt the courſe of endeavouring to make cheap renewals; or of ſuffering the lives to drop, while in the mean time he extracts every poſſible advantage out of the eſtate. The latter plan is not ſeldom followed; and is affirmed by ſome computers to be the moſt profitable. For the conſequent dilapidations and breaches of agreement, the owner generally finds it difficult to obtain an adequate remedy: as thirty or forty years may elapſe before all the lives in the leaſe are concluded, and the original condition of the eſtate at the commencement of the term cannot eaſily be aſcertained with preciſion. This tenant, however, whether he is or is not the occupier of the land, lives as it were on the profits of a lottery. The time during which the eſtate may continue with him is uncertain. If he meditates renewals, he ought regularly to make due proviſion for fines indefinite in their amount, and recurring at no ſtated periods. This degree of foreſight, if he is not of a very ſteady mind, he will not exhibit in practice; if he exhibits it not, he will probably be reduced ultimately to diſtreſs. If he permits all the

lives to drop, he loſes at once a very lucrative tenure. Let us, in the laſt place, ſuppoſe an under-tenant to be the occupier. The middle man, having no ſtable intereſt in the land, is neither competent nor ſolicitous to continue the poſſeſſion of the premiſes to his under-tenant during the life of the latter, much leſs to his ſon or nephew after him; but lets them for a ſhort term of years by public auction. The under-tenant, having no aſſurance, real or probable, of holding the eſtate beyond this period, ſqueezes and wrings it to the utmoſt; particularly when his term draws towards its cloſe. Yet he is often ruined by taking it at too high a rate. Being driven from his former farm, and impreſſed with the importance of being ſpeedily ſettled upon another, he bids incautiouſly. Inflamed perhaps by the fumes of liquor, and aſſuredly ſtimulated by the competition of eager ſpeculators on the one hand; and on the other, (as under the ſyſtem in queſtion the tenantry of the country is in a ſtate of perpetual change,) of numbers diſpoſſeſſed like himſelf; he embarks in a lottery depending on ſeaſons, and prices, and ſimilar uncertainties: and, like other adven-

turers, trufts to his good luck, and " draws " too largely on fortune." His mifconduct alfo affects the owner, by injuring the eftate. The evil falls particularly on the buildings. The middle man, having no durable concern in them, will do little for their fupport. The occupier is content to pafs his fhort term in a poor hut. Hence the farm-houfes very commonly are feen to become fuch as farmers in other quarters of the kingdom would not inhabit. The character of the people is alfo deteriorated by the ftate of things around them. In different places circumftances may exift, which mitigate in a greater or a lefs degree the natural confequences of the mode of tenure which has here been examined in detail. But it is manifeftly a mode which ought to be difcouraged. I know of but two arguments which are alleged in its behalf. They are intended to prove it beneficial to the owner. It is faid, firft; that the tenant, naturally defirous of a *peculium*, and regarding an eftate held on lives nearly in that light, will give the landlord a higher rent than could be obtained on any other mode of tenure. And, fecondly; that a wealthy tenant is fometimes

times known to expend confiderable fums in buildings and other improvements, to the ultimate emolument of the owner. On the former of thofe arguments it muft be obferved, that in this age it is never difficult to fet land on the common modes of tenure at its full value. By the method, therefore, in queftion, more than the full value is procured. The morality of fuch a ftep will not be maintained. The fecond argument in like manner proceeds on the principle of fyftematically drawing advantage from the eagernefs and improvidence of the tenant.

In many parts of the kingdom, modes of tenure and eftablifhed cuftoms not yet noticed exift, which on various occafions prove great difcouragements to induftry, building, and other improvements. Of this nature are impropriated tithes, fines on the transfer of copyholds, heriots on the death of the poffeffor, perfonal fervices entailed on the tenant from the times of feudal vaffalage (particularly fome ftill fubfifting in Scotland, and even in fome of the northern parts of England), and other manerial rights of a fimilar

nature.

nature. The land-owner will commonly promote his own intereſt, no leſs than the comfort of others, by freeing the parties concerned, on fair terms, from theſe obnoxious payments and burthenſome uſages. In the caſe of heriots in particular, his feelings will ſtrongly prompt him to commute an arbitrary right, by the exerciſe of which additional and frequently very grievous diſtreſs is heaped upon the ſurviving inhabitants of the cottage, while the late occupier is lying dead in the midſt of them. Heriots are alſo objectionable in a moral point of view, as they create temptations to the practice of making colluſive tranſfers of property; in order that the choice pictures and other rich moveables of the real owner of the heriotable eſtate may be ſecure, on the event of his death, from the claims of the lord of the manor (*d*).

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(*d*) A remarkable inſtance of this kind fell within my own knowledge.

Though the opinion which I have given reſpecting the prejudicial effects of copyhold tenures is one, I believe, which prevails widely, and is certainly confirmed by various facts which have occurred within my own obſervation; yet there may be caſes where eſtabliſhed moderation on

When rights of this nature muſt be unavoidably retained, the land-owner is in an eſpecial manner bound to obſerve that they are not rendered needleſsly vexatious and oppreſſive by a hard-hearted ſteward or an unprincipled

on the part of the lord of the manor, together with other circumſtances attending the tenure, may prevent the evil from being felt. Such a caſe appears deſcribed in the following extract from a letter, with which I have been favoured, ſince the firſt edition of this work was publiſhed, by a Gentleman of the higheſt reſpectability, and much acquainted with copyhold eſtates under collegiate management. " So far as my experience goes, fines, heriots, and " ſervices do not diſcourage induſtry. A proof is, the " price which ſuch tenures fetch, when ſold. Twenty-" eight years for copyhold of inheritance, and eighteen " for copyhold on lives, was laſt year the common pur-" chaſe among tenants themſelves, in our manors. We " aſk no more than fourteen years for copies on lives; but " tenants know their value, and give eighteen among them-" ſelves. It is fair to conclude from this high price that " neither the fine, nor heriot, nor perſonal attendance on " a jury once, or perhaps twice, in a year, are conſidered " as real grievances, or as prejudicial to the farmer. On " the other hand, there are advantages, which more than " compenſate the inconveniences. The firſt purchaſe is " eaſy when compared with freehold. The comparatively " different ſum between the two purchaſes leaves a ſurplus " to the copyholder, which he may turn to account either " in the funds, or by ſtock on the farm. The mode of " conveyance is ſimple. The aids for repair are profit-" able."

attorney. It is requiſite indeed to admoniſh the proprietor of extenſive eſtates, to exerciſe in all caſes a regular and vigilant ſuperintendence over the conduct of his agents. So much of his buſineſs muſt of courſe be tranſacted by the latter, that they will have continual opportunities of impoſing on their principal, if he places a blind confidence in them, and of overawing and haraſſing his tenants. And where their honeſty is unqueſtionable, they will yet contract various prejudices for or againſt this man and that proceeding; and will infuſe them, deſignedly or undeſignedly, into the mind of their unſuſpecting employer. The only effectual method of avoiding theſe evils is for the proprietor occaſionally to viſit his eſtates himſelf, and inſpect with his own eyes the ſituation of them and their occupiers. So much good may be derived from this practice, ſuch an inſight into the exiſting ſtate of things, and ſuch a degree of perſonal connection with a numerous tenantry, and of influence over them capable of being turned to the beſt of purpoſes, that neither averſion to trouble, nor the fear of being importuned with teaſing requeſts, nor any artificial objections

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raiſed by thoſe whom pride or intereſt may make deſirous that ſuch a ſtep ſhould be prevented, ought to deter the land-owner from adopting it.

In the management of his eſtates, the proprietor ought not to limit his views in a ſordid and ungenerous manner ſolely to his own private advantage; but ſhould likewiſe take into conſideration, in a reaſonable degree, the benefit of thoſe who are to ſucceed him, whether he has the power of appointing them himſelf, or finds them unalterably fixed by the act of his predeceſſors. This rule forbids him to be niggardly and improvident in the article of repairs, for the purpoſe of throwing the expence on the next generation; to ſtrip the farms of neceſſary or thriving timber, without making any proviſion for ſupplying its place; or to commit any kind of havock and devaſtation, that he may fill his own coffers with the plunder: to grant leaſes for an immoderate length of time, or at rents far below the real value, for the ſake of procuring extravagant premiums and fines; or to alienate lands contiguous to the manſion, or on any other accounts likely

to be particularly desirable to the owner of it, from motives of personal dislike to his heir. Let him not grudge laying out large sums, when he can prudently afford them, in planting and protecting extensive woods, in erecting machinery for mines, or in other undertakings of manifest utility; though it should appear probable, or even certain, that emolument will not result from them in his time. In short, let him do for his successors all that he could properly have wished his ancestors, under similar circumstances, to have done for him.

In the same manner, the accommodation and benefit of the public should be studied by the land-owner. Let him not contend for new canals and turnpike-roads merely because they would promote his own interest, though likely to be on the whole useless or detrimental; neither let him oppose their passing through his estates, when they promise general advantages, though in consequence of taking that course they may be attended with some inconvenience and sacrifice to himself. And in consenting to them, while he shews a reasonable re-

gard to his own concerns in points of ſufficient magnitude; let him not heap expence on the proprietors, or injure the neighbourhood, by inſiſting on exorbitant demands, and harſh and unneceſſary ſtipulations. On the ſame principles let him proceed in giving up portions of his land for the conſtruction of dockyards, fortifications, and other public works. If his property abounds in coal, lime, marle, ſtone, or other valuable foſſil and mineral productions; let him not combine, with other proprietors of the ſame commodities, unfairly to keep up their price; nor, if he is the ſole poſſeſſor, convert his monopoly into an inſtrument of extortion. Neither let him refuſe to his neighbours the liberty of getting articles of inferior worth, as gravel or ſand, on his premiſes, when they cannot be commodiouſly obtained elſewhere; even though it ſhould happen that the compenſation which he receives ſcarcely proves an equivalent, in conſequence of little attendant inconveniences not eaſily to be eſtimated in the price.

By the ſame diſintereſted motives let him be actuated in forwarding or in reſiſting the

inclofure of open fields and commons. And in fettling the terms and mode of effecting them, let him not ufe the influence which he poffeffes, to overawe the inferior land-owners and claimants into a compliance with unjuftifiable meafures of his own. Let him not force upon them a folicitor, or furveyor, likely to act partially on his behalf; nor aggravate the expence by infifting on the appointment of a fpecial commiffioner for himfelf, either when his property does not fully entitle him to that accommodation, or when his interefts would be perfectly fecure without it. Let him not feek to have land allotted to himfelf, to his relations, or to his friends and favourites, in pofitions unreafonably advantageous. Let him ftand forward in fupport of the juft rights of the poor, of widows and infants, and of all who appear to be in need of affiftance. Let him ftrive to curb and allay the fpirit of conteft, ufually prevalent on fuch occafions between individuals, and frequently between contiguous townfhips. Let him exert himfelf to have all fair claims quietly and candidly admitted; all groundlefs demands relinquifhed; all that are doubtful fettled by

friendly compromiſe or arbitration; from whatever quarter they originate, and to whatever object they relate.

The weight which a wealthy land-owner, reſident in the country, poſſeſſes in the place where his property is ſituated, is uſually ſo great as to give him a preponderating influence in the management of all parochial concerns. This influence ought never to be employed by him directly or indirectly for the attainment of ſelfiſh or improper ends. What epithets, for example, would his conduct deſerve, if he ſhould procure the levies and the ſtatute-labour of the pariſh to be expended in making or repairing roads contiguous to his own houſe, or beneficial chiefly to himſelf and his tenants; while others of far more importance to the inhabitants in general are left year after year almoſt impaſſable? What if, in order more effectually to accompliſh ſuch plans, he ſhould cauſe himſelf to be appointed ſurveyor of the highways? What if, inſtead of fixing a watchful eye on the proceedings of public-houſes, and endeavouring to aboliſh ſuch as are diſorderly or needleſs, he ſhould connive

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at their irregularities, or even promote an augmentation of their number, for the purpoſe of ſerving ſome partiſan or dependent of his own? Far from expoſing himſelf by ſuch practices to the cenſure of the neighbourhood, and the reproaches of his conſcience, let him conſider the influence which he enjoys over others as a truſt for the exerciſe of which he is reſponſible; and exert it, without grudging the trouble, in maintaining their rights, compoſing their differences, increaſing their comforts, and improving their morals. Let him devote, where it is neceſſary, ſome portion of his time and attention to the inſpection of parochial accounts. Let him not tolerate the abuſe of charitable bequeſts, either in land or money, left for the benefit of the poor, by ſuffering them to be conſigned into unſafe hands, or to be let out on too low terms; or by allowing their produce to be miſapplied to ſave the purſes of the rich. By his readineſs to liſten to well-founded complaints, let him keep the different pariſh officers to their duty. The inhabitants of the workhouſe will then be treated with humanity, fed and clothed ſufficiently, and furniſhed with neceſſary books

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of religion; and will neither be oppreſſed with immoderate labour, nor yet permitted, when able to work, to loiter and become vicious through idleneſs. Due aſſiſtance will not then be refuſed in fit caſes to the ſick and indigent in their own houſes. Doles and donations will be diſtributed, not according to ſect and party, but according to deſert and neceſſity. The ſituation of the certificated poor, too frequently excluded from any ſhare in ſuch relief, by thoſe who are enjoying the benefit of their labour, will not be diſregarded; nor will they be unneceſſarily hurried away to their places of ſettlement by vexatious or malicious removals.

A private gentleman, by giving countenance in a proper degree to the clergyman of the village where he reſides, may eſſentially promote the uſefulneſs of the latter, and afford him very cheering encouragement in the diſcharge of his miniſterial duties. "We be-"ſeech you, brethren," ſaid St. Paul to the Theſſalonians (*c*), "to know them which la-

(*c*) Theſſ. v. 12, 13.

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" bour among you and are over you; and to " eſteem them very highly in love for their " work's ſake." The people will reſpect him whom they ſee reſpected by their ſuperior; and will thence be led to pay increaſed attention to his public teaching and his private admonitions. It happens not unfrequently that the finances of the clergyman, eſpecially if he is only curate of the place, do not enable him to beſtow that charitable aid on his diſtreſſed pariſhioners, which would gratify his own wiſhes, and greatly contribute to conciliate the general eſteem and affection of his flock. In ſuch caſes (I ſuppoſe him to be a man worthy of confidence) his wealthy neighbour may be of material ſervice to the cauſe of religion, by committing from time to time little ſums to his diſpoſal. He may alſo forward the ſame cauſe by cheerfully performing his own ſhare, and exciting others to perform their part, towards maintaining the pariſh church neat and in good repair; and by ſtepping forward with an ample contribution, when large expences are requiſite to render it capable of accommodating all who would fre-

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quent it: by impreſſing on his tenants, dependants, and labourers, who will ſeldom be regardleſs of his advice, that conſtant attendance on the public worſhip and ſacraments, of which from principles of duty he will ſet the example himſelf; by the diſtribution of bibles, prayer-books, and little religious tracts: by reproving the idle, and reſtraining the vicious: by checking diſcontent, and diſcouraging turbulence and ſedition, and pointing out the benefits reſulting from ſubordination in ſociety, and the bleſſings ſecured even to the pooreſt ſubject under the Britiſh conſtitution: by making his alms and charities ſubſervient, as far as the urgency of diſtreſs will permit, to the intereſts of virtue and induſtry; in common caſes by diſtinguiſhing with particular liberality thoſe who lead exemplary lives, and are remarked for a careful diſcharge of relative and domeſtic duties, and occaſionally by exerciſing his bounty in ſuch a manner as tends to call forth diligence in thoſe who are to profit by it; as by ſupplying them with corn or coals at reduced prices, inſtead of aiding them by direct benefactions.

II. We

II. We are in the next place to conſider the duties incumbent on private gentlemen in conſequence of their being inveſted with truſts and offices of a public nature.

It is not here intended to ſpeak of public ſituations, ſuch as thoſe of members of parliament, juſtices of the peace, and militia officers, into which private gentlemen may laudably ſtep forward with the higheſt advantage to their own neighbourhood and to their country. The motives which ought to influence a perſon to ſeek a ſeat in the Houſe of Commons, or to act as a juſtice, and the obligations incumbent on the ſenator and the magiſtrate, have already been expreſsly ſtated in two (*d*) of the preceding chapters. And ſome of the remarks which have been addreſſed in another (*e*) chapter to military officers, will ſuffi-

(*d*) Chapters vi. and x.

(*e*) Chapter viii. It may be neceſſary to add, that among the other motives which ought to weigh with a country gentleman as to engaging or continuing in the militia, the probable effect of taking that ſtep on his domeſtic affairs, and on the proceedings and manners of his family is not to be overlooked. In proportion to the emer-

ſufficiently point out the line of conduct to be purſued, and the temptations to be ſhunned, by thoſe who accept commiſſions in the militia. The truſts and offices now in contemplation are ſuch as uſually or very frequently accompany the rank of private gentlemen, without claiming the nature or denomination of diſtinct profeſſions.

The public truſt firſt to be mentioned is the right of electing repreſentatives in parliament. The application of the term *truſt* to this right implies, that it ought not to be exerciſed in ſubſerviency to private and ſelfiſh views. It is conferred by the conſtitution for purpoſes of general utility, and is to be exerted in faithful conformity to the original deſign. He who is ſtrongly impreſſed with this conviction, will be very cautious of promiſing ſupport to a candidate long before the ſeat to which he aſpires is vacant; at leaſt he will take care to

emergency of the occaſion and the ſcarcity of proper officers, greater ſacrifices are undoubtedly to be made. They who are capable of being led to embrace a military life by the ſilly vanity of wearing a cockade, or the deſire of diſplaying their importance, will be more likely to enter into a corps of militia, than of regular troops.

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have it clearly underſtood that the promiſe is conditional, and will ceaſe to be binding if his opinion of public meaſures, or of the candidate's character and pretenſions, ſhould undergo a material change previouſly to the election. His vote will be determined not by a blind eagerneſs to puſh forward a friend or a relation; not by party names and diſtinctions; not by a reference to the political tenets of the candidate's anceſtors at elections which embroiled former generations, nor merely to the conduct of the candidate himſelf at ſome more recent conteſt; not by the deſire of paying court to great men, and the hope of thus facilitating his own future election, or of procuring a place for himſelf or a living for his ſon; but by an upright regard to the exiſting ſituation of public affairs, and the integrity, and, in due ſubordination to that requiſite, the abilities of the candidate. Theſe however are not the only duties which conſcience preſcribes. While he maintains his own independence in giving his voice according to his judgement, let him reſpect that of others. Let him unite the votes of his tenants to his own by argument and honeſt perſuaſion (if his conduct towards them

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has been ſuch as it ought, even thoſe means will ſcarcely ever be neceſſary): but let him not force their compliance by menaces of expulſion from their farms, or forfeiture of his favour. While he calls upon them to exert the privileges of freeborn Engliſhmen, let him not teach them to feel that they are ſlaves. It would be ſtill more ungenerous to overawe his tradeſmen and artiſans, who uſually find themſelves embarraſſed on ſuch occaſions with a variety of contending obligations, by threatening to withdraw his cuſtom, if their ſuffrages ſhould be given contrary to his wiſhes. Let him not be miſled, by his anxiety for the ſucceſs of the perſon whoſe cauſe he eſpouſes, to take unjuſtifiable ſteps, either antecedently to the election, or during the courſe of it, in order to maintain or ſtrengthen his intereſt; as by treating underhand on his behalf, and at his expence; bearing a part in ſubterfuges and evaſions on the ſcore of bribery; exciting deluſive expectations in the voters; or impoſing on the oppoſite party by any of the unwarrantable artifices and ſtratagems ſo frequently practiſed at elections. Let him ſtrive to repreſs all mobbing, drunkenneſs, and vice

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in the town; and diſcountenance all perſonalities and unfair proceedings on the huſtings. Let the counſel which he gives to the candidate, as to the meaſures proper to be adopted, be conſcientious and impartial. Let him withſtand reprehenſible ſchemes recommended by partiſans anxious only for ſucceſs, and indifferent by what means it is obtained; and counteract by ſober repreſentations the influence of ſanguine adviſers, who would urge the weaker competitor to perſiſt with unavailing obſtinacy in a ruinous and hopeleſs conteſt. Let him check the cuſtomary propenſity to abuſe and vilify all who are conſpicuous on the oppoſite ſide. By doing juſtice to their merits, and vindicating them in the free exerciſe of private judgement, let him prevent their honeſt exertions in behalf of their favourite candidate from being interpreted to their prejudice, and laying the foundations of ſubſequent ſhyneſs and animoſities. If he cannot preſerve the minds of others from ſuch impreſſions, he may at leaſt ſecure his own. Should a ſubſcription be ſet on foot for the ſupport of the candidate, let him not be ſeduced by the warmth and tumult of the mo-

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ment to engage in it to a greater extent than prudence will juſtify; but the ſum which he undertakes to advance, let him not forget punctually to diſcharge. Finally, let not miſtaken ideas of conſiſtency lead him to countenance the ſame perſon at a ſubſequent period, if the ſentiments, which he then entertains of men and meaſures, make it his duty to throw his weight into the adverſe ſcale. But if thoſe ſentiments continue in the main unaltered, a difference of opinion which may have taken place on ſome few points not of prime importance, will rarely be an adequate cauſe for withdrawing his aid, and contributing to bring upon the borough or the county the evils which attend a conteſted election.

From the natural influence of property, and other circumſtances, a private gentleman may be poſſeſſed of ſuch power over the electors for a ſmall town, as to be able to conſtrain them to admit his nomination of one or both of its repreſentatives. If he ſhould doubt whether proceedings which may juſtly be termed conſtraint may not in ſome inſtances be reſorted to, he may be referred to the re-

marks which have recently been made on his duty towards his tenants and tradeſmen, in a caſe parallel to that now under conſideration, perhaps identically the ſame. The compulſion which has been reprobated becomes ſtill more criminal and degrading, if he turns it to the purpoſes of bargain and ſale, and makes it the inſtrument of gaining a bribe from the wealthy candidate for placing him in the Houſe of Commons.

Nearly akin in its original deſign to the right of electing repreſentatives, and ſubject to ſimilar rules in the exerciſe, is the right of joining in petitions to each branch of the Legiſlature, in addreſſes and remonſtrances to the Throne, and in public reſolutions on political meaſures, and the ſtate of national affairs. No man ought to co-operate in any of theſe ſteps for the purpoſe of gratifying a buſy (*f*) meddling diſpoſition, of oſtentatiouſly diſplaying eloquence and abilities, of promoting ſelfiſh ends, of indulging a bigoted or party ſpirit, or of making a parade of local influence and au-

(*f*) See the obſervations already made on theſe ſubjects, at the concluſion of chapter iv.

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thority. Nor ſhould the fear of giving offence deter any one from concurring, where the path of duty is plain; nor from ſtanding forward, where the object is of importance. No animoſity ſhould be felt towards opponents; neither ought unfair or compulſory ſteps to be taken by any individual, to obtain the attendance or ſignatures of his inferiors and dependents. Theſe remarks may alſo be applied to the caſe of public meetings held on local concerns. It may be further obſerved with reſpect to public meetings in general, that the parties aſſembled are not always ſufficiently attentive to the duty of acting in their collective capacity with a ſcrupulous regard to the principles, which they would have judged it right to follow individually; and that when the matter in queſtion is of local or perſonal concern, reſolutions are ſometimes paſſed, ſanctioning modes of procedure, which would have appeared harſh or ſelfiſh to almoſt any one of the gentlemen preſent, if he alone had been reſponſible for them. Let not inadvertence, nor timidity, nor ill-timed deference to the authority of others, nor any intereſted motive, be ſuffered to produce concurrence in ſuch meaſures.

Another

Another public truſt, and a truſt of great conſequence, very frequently in the hands of private gentlemen, is the right of preſenting to vacant eccleſiaſtical benefices. Advowſons, it is true, are regarded by the law as private property; a conſequence which naturally follows from the ſale of them being legal. For as the power of nomination comprehends the power of diſpoſing of a certain annual revenue, and is a power for the poſſeſſion of which another perſon would frequently give a large price; it reaſonably falls under the general rules eſtabliſhed for the ſecurity of other transferable property. But though, in this point of view, the ſale of an advowſon may be a matter of mere buſineſs, the ſelection of a miniſter for a pariſh is a truſt of the moſt important and ſerious nature. The ſtate of morals and religion in a whole townſhip; the influence of a good or a bad example on the clergy and on the inhabitants of ſurrounding pariſhes; in a word, the eternal intereſts of numbers actually in exiſtence, and perhaps of equal numbers yet unborn, are involved in the choice. The patron, who feels the force of theſe conſiderations, will not transfer the right of appointing

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the future minifter to a purchafer who is likely to ufe it amifs; and will make no promifes, or no other than conditional promifes, refpecting the fucceffion to a living, long before it is likely to be vacant. He will not inveft a perfon with the care of fouls in return for having been his conftant companion in the fports of the field, or having largely contributed to the mirth and conviviality of his table; for artful compliance with his humours, and fawning fubmiffion to his opinions; or for fervices performed, or expected, in politics and elections. He will not prefent a worthlefs clergyman, not even his own brother or his own fon; and what he would deny to the ties of relationfhip, he will not hefitate to refufe in a fimilar cafe to the folicitations of an intimate friend, or the recommendations of a potent neighbour. He will fix upon the man, who is not only qualified for the ftation, but likely to refide in the midft of his flock, and to do his duty to them from a ftrong and active fenfe of his duty to God; and, where circumftances permit, will give the preference to him who has already evinced his piety and affiduity in the humbler ftation of a curate; and whofe

attention is not divided by the poſſeſſion of another living. He will preſent him without ever feeling the moſt diſtant wiſh to contrive any ſimoniacal bargain; to impoſe unwarrantable bonds of reſignation; to extort any ſecret agreement reſpecting the renting of the glebe, the continuance or reduction of the preſent rate of tithes, the ſubſtitution of a different mode of collecting them, or the commutation of them for ſome inadequate and improper payment.

Among the different public offices which private gentlemen are called to undertake in their reſpective counties, may be noticed thoſe of ſheriff, deputy lieutenant, grand or ſpecial jurors, and commiſſioners of taxes, roads, and canals. Of theſe, that of ſheriff is the moſt eminent. The ſheriff is the firſt civil officer, as the lord lieutenant is the firſt in a military capacity. But let him not be vain of his temporary rank; or ſolicitous to outvie his predeceſſors, and dazzle the eyes of the gazing multitude by the ſplendour of his equipage, and the number of his attendants. Let him be impartial in his conduct at elections of

members of parliament, coroners and verderors. Let him be ready to convoke, on proper applications, county meetings, for the purpose of addressing any of the branches of the legislature, or the consideration of public or of local business: but let him not promote such assemblies for the purpose of displaying his own importance, of facilitating party views, of gratifying a minister, or of being advanced to knighthood. In summoning grand juries, let him not pass by or postpone particular individuals in consequence of private disputes, or of political differences. As so large a share of the original duties of a sheriff (*g*) is now performed by his deputy,

(*g*) For a detailed account of the duties of sheriffs, see Blackstone, 5th edit. vol. i. p. 343, 344. 346; and of under-sheriffs, p. 345. Undersheriffs are prohibited by the statute of 23 Henry VI. under a very heavy penalty, from acting as attornies during the time they are in office, lest they should be guilty of partiality and oppression in discharging the functions of it. In the present state of things, attornies of credit would not undertake the office on these terms; knowing that, if their private business went for a year into the hands of their competitors, much of it would never return to themselves. And the law has long been avowedly and universally evaded. Sir William Blackstone however shews, that he considers the law as not obsolete, by styling the

deputy, the qualifications, and above all things the integrity, of that officer ought to be closely scrutinised by his principal. And he who recollects that the first incident which turned the thoughts of Mr. Howard to the subject of prisons, was the insight he obtained into the state of them in his official capacity as sheriff, will scarcely want additional arguments to convince him of the benefits which would result, were sheriffs in general to bestow a little more attention than is usually given to the condition of gaols, and to the conduct of those whom they appoint to govern them.

In the present times, the duty of deputy lieutenants of counties is nearly or altogether reduced to the care of levying the militia. In approving or rejecting the men, they com-

the evasion of it "shameful." Vol. i. p. 345. As the habitual evasion of laws gradually impairs the sense of right and wrong, it is much to be wished that the statute in question, if in truth it be "salutary," as Sir William Blackstone pronounces it to be in the place already cited, were enforced; or, if otherwise, that it were openly repealed. Undersheriffs are likewise forbidden, and to as little purpose, to continue in office more than one year together.

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monly place great and very proper confidence in the opinion of the adjutant, or ſome perſon of military experience. It is however their duty to eſtimate, with perfect impartiality, the reaſons pleaded by individuals for being exempted from ſervice; and to counteract all prejudices of every kind which they perceive riſing in the breaſt of their adviſer, or in their own.

The office of a grand jury is to receive indictments, to hear evidence on the part of the proſecution, and to decide whether there is ſufficient cauſe to put the accuſed party on his trial. In executing this truſt, which ſtrongly marks the liberal and mild ſpirit of our laws, each juror is bound to be temperate, patient, and aſſiduous in examining into the circumſtances of the caſe, and totally unbiaſſed by private motives in deciding upon them. If facts are known to him in addition to thoſe delivered in evidence, capable of throwing light on the matter in queſtion, he is ſtrictly bound to communicate them ſpontaneouſly and fully to his colleagues. He ought to be thoroughly perſuaded when he finds a bill, of

of the truth (*h*) of the charge as far as the evidence reaches. And though the only witneſſes, which he is at liberty to hear, are thoſe on behalf of the proſecution; it is his duty to queſtion and croſs examine them, for the purpoſe of drawing from them every circumſtance, which may fairly tend to exculpate the perſon accuſed. Where he deems the charge eſtabliſhed, he acts unjuſtly if he rejects the bill through motives of compaſſion towards the offender. He is not to reject a bill, becauſe he thinks that the evidence to be adduced, will not be deemed in court a legal proof of the charge, and that to find the bill would be to enſure the acquittal of a criminal; whereas, if the bill be not found, another may be preſented at a future time, and backed by evidence ſufficient for conviction. To act thus, would be to follow policy againſt his oath. In no caſe may he impart to the perſon indicted the teſtimony delivered againſt him (*i*).

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(*h*) Blackſtone, vol. iv. p. 300.

(*i*) Anciently it was held, that if one of the grand jury diſcloſed to any perſon indicted the evidence that appeared againſt him, he was thereby made acceſſory to the offence, if

The ſpecial juror is not leſs obliged in conſcience than the grand juror to diligence in inveſtigating all the circumſtances of the matter at iſſue; to promptneſs and accuracy in diſcloſing additional facts known to himſelf; and to incorruptible integrity in pronouncing upon the whole evidence. And let him not forget his duty in thoſe functions which are peculiarly his own. When a view is directed, let him not omit, through indolence, a perſonal inſpection of the conteſted premiſes. Let him appretiate with reſpectful attention, but not receive with ſervile or inconſiderate ſubmiſſion, the opinion of the judge. Let him not be improperly influenced by the ſentiments of any leading man among his colleagues; nor decline through timidity, to ſtate his own conceptions of the merits of the caſe. In deciding on mercantile proceedings, let him be guided by law, and not by what may have been the practice, perhaps the reprehenſible practice, of himſelf or his friends in a ſimilar inſtance.

if felony; and in treaſon, a principal. And at this day it is agreed, that he is guilty of a high miſpriſion, and liable to be fined and impriſoned. Blackſtone, vol. iv. p. 126.

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The duties of commiſſioners of taxes, of roads, and of canals, are too obvious to require much diſcuſſion. To the firſt may be recommended fairneſs in aſſeſſing taxes, and in judging of appeals. To the ſecond, uprightneſs in fixing the poſition of turnpikes, and expending the tolls for the public good, without any oblique attention to the accommodation of themſelves or their friends. To the third, equity in adjuſting the rates of tonnage, and moderation in determining the dividend. And to all, diligence in attending to take their due proportion of trouble.

Some ſituations to a certain degree of a public nature, and uſually occupied by private gentlemen, yet remain to be mentioned. Such are thoſe of truſtees and governors of local charities, of hoſpitals, and of endowed ſchools. On all perſons inveſted with any of theſe functions, one duty is equally incumbent, that of active perſonal attention to the truſt in all caſes where it will be uſeful, and can reaſonably be expected; and of paying a ſtrict regard to the deſign of the donors, as well as to the welfare

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of the inſtitution. In the ſuperintendence of ſchools, when the choice and control of the maſter is left to the diſcretion of the governors, no private views or connections ought to warp them from preferring the moſt eligible candidate; or reſtrain them from diſmiſſing him from his poſt, if he ſhould afterwards prove unworthy of it. When a vacancy takes place, let them not haſtily engage their votes. Let them not omit proper enquiries in private, reſpecting the attainments and characters of the ſeveral competitors. Let them remember that the knowledge of Latin and Greek is not the knowledge moſt important to an immortal being; and beware of electing a maſter who in practice will ſeem ſo to regard it. The ſalary, when they have the power of determining its amount, ſhould be ample enough to be ſome object to a man of merit, yet not ſo large as to tempt him to ſupineneſs, and make him indifferent as to the number of his ſcholars. If exhibitions are at their diſpoſal, they ought to be invariably conferred, not according to the ties of relationſhip and the influence of recommendation, but according

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to genuine merit; under which term I include not merely the boy's proficiency in learning, but likewiſe his moral character.

III. It remains to treat in the laſt place of private and domeſtic duties. Under this head, ſome remarks may be offered on the conduct of a private gentleman as a huſband, as a parent, and as the maſter of a family.

1. The foundations of the various uneaſineſſes, by which the whole period of the marriage union is ſometimes rendered a ſcene of miſery, may not unfrequently be traced in the improper views, or in the haſtineſs, with which matrimonial engagements are formed. Let not thoſe be ſurpriſed at finding their comforts corroded by indifference and diſcontent, by contrariety of views and domeſtic broils, who have choſen a companion for life merely or principally for the ſake of perſonal beauty and accompliſhments, of a weighty purſe, of eminent rank, of ſplendid and potent connections: nor they who, without being altogether blinded by paſſion, or impelled by intereſted motives, have yet neglected previouſly to aſcertain

whether their intended partner poſſeſſes that ſhare of congruity to their own diſpoſitions and habits, and, above all things, thoſe intrinſic virtues ſtedfaſtly grounded on religion, without which, in ſo cloſe an union, no permanent happineſs can be expected. But let them remember that the very terms of the marriage vow, independently of every additional obligation, render all the duties of the marriage ſtate as binding upon them, as upon others who are experiencing in that ſtate the greateſt earthly felicity.

The mutual anxieties, the ſuſpicions, and the conſequent diminution of affection, too often felt by thoſe who have entered into promiſes of marriage, which from the ſtate of their affairs, or other circumſtances, were likely to remain long unfulfilled, ſeem to prove it highly deſirable that, except in very ſtrong peculiar caſes, ſuch engagements ſhould not be contracted. It may not be uſeleſs to obſerve, that to trifle with the feelings, and ſtudiouſly to make an impreſſion on the heart of another, without any ſerious purpoſe of marriage, ſhews either a moſt culpable want of conſider-

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ation, or, if done with deſign, the moſt ungenerous and deliberate cruelty.

The conſtitution of nature and of the human frame, which manifeſtly allots different offices of life to the different ſexes, ſeems no leſs clearly to indicate a certain degree of ſubordination to be the duty of the weaker ſex. The holy ſcriptures, confirming theſe ſuggeſtions of natural reaſon, and guarding againſt the perpetual conflicts by which the peace and harmony of families would be deſtroyed, were a complete equality of rights to ſubſiſt between the huſband and the wife, have expreſsly pronounced ſubmiſſion to be the general duty of the latter. "Wives, ſubmit "yourſelves unto your own huſbands, as unto "the Lord; for the huſband is the head of "the wife, even as Chriſt is the head of the "church:—therefore, as the church is ſub-"ject unto Chriſt, ſo let the wives be to their "own huſbands in every thing (*k*)."—"Let "the wife ſee that ſhe reverence her (*l*) huſ-"band." Similar directions are given in other

(*k*) Epheſ. v. 22—24. (*l*) Epheſ. v. 33.

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parts (*m*) of the New Teſtament. Not that theſe precepts are to be underſtood as binding the wife to unlimited obedience in every caſe. Where the command of the huſband is plainly repugnant to the laws of God, or to the rights of a third perſon, compliance with it would be ſinful. Where it proceeds from a diſordered underſtanding, it loſes a proportional ſhare of its authority. And under other poſſible circumſtances it may be ſo highly unreaſonable and injurious, that the Goſpel rule, though couched in unqualified terms, may well be conſidered as admitting of limitations ſimilar to thoſe univerſally deemed allowable in the interpretation of other ſcriptural injunctions, which in terms equally unqualified command children to obey their parents, and ſervants their maſters (*n*). But whoever ſeriouſly reflects on the very ſtrong expreſſions, and the ſtill ſtronger illuſtrations, by which obedience is inculcated on the wife in the firſt of the paſſages quoted above, will be convinced

(*m*) Coloſſ. iii. 18. 1 Peter, iii. 1, &c. 1 Cor. xiv. 34, 35.

(*n*) "Children, obey your parents in *all* things." Col. iii. 20. "Servants, obey in *all* things your maſters." Col. iii. 22.

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that the cauſe muſt be of more than common magnitude, which can juſtify her in withholding it. The Goſpel however has not left her without reaſonable ſecurity againſt capricious tyranny on the part of the huſband. It reſtrains him from abuſing the power with which he is entruſted, by checks ſuited to the greatneſs of it: partly by the final reſponſibility which the ſupreme governor of the human race has univerſally annexed and proportioned to the poſſeſſion of authority of every kind; and partly by ſpecial precepts calculated to temper that of the huſband, and to impreſs him with a full ſenſe of the unvaried tenderneſs and love due to the partner of his joys and ſorrows. "Huſbands, love your "wives, even as Chriſt alſo loved the church, "and gave himſelf for it (*o*)." "Huſbands, "love your wives, and be not bitter againſt "them (*p*)." "Ye huſbands, dwell with "your wives according to knowledge; giv-"ing honour unto the wife, as unto the "weaker (*q*) veſſel." The firſt of theſe pre-

(*o*) Epheſ. v. 25. (*p*) Coloſſ. iii. 19.
(*q*) 1 Peter, iii. 7.

cepts indicates the perſonal ſacrifices which the huſband ought at all times cheerfully to make, when they are likely to promote the eſſential welfare of the wife. The two latter ſhew a complete knowledge of the human character; and in a very pointed manner inculcate on the huſband that uniform mildneſs of behaviour and conciliating attention towards his wife, which will ever prove the moſt effectual method, not only of enſuring her affection, but likewiſe of influencing her diſpoſitions and correcting her weakneſſes and failings. They teach him to ſtudy every reaſonable and prudent indulgence of her wiſhes; to accuſtom his thoughts to dwell rather on her merits than on her imperfections; and when he thinks on the latter, to remember his own; to win her by his counſel, by his encouragement, and above all by his attractive example, to continual advances in every virtuous habit and purſuit; and if obliged to point out to her ſomething reprehenſible in her conduct, to avoid provoking expreſſions, taunts, and ſneers, with at leaſt as much care as reproaches and invective. Great as the miſeries are which reſult from a breach

breach of perſonal fidelity in either party; and in either party the guilt of ſuch a breach is moſt horrid; yet of the wretchedneſs experienced by unhappy married people, by far the greater ſhare reſults from the diſregard ſhewn, by the huſband or the wife, to the leſs prominent parts of the nuptial obligation.

The caution of parents and guardians generally ſecures to the intended wife antecedently to the marriage, a competent proviſion in the caſe of future widowhood. But if this ſtep ſhould have been left unfiniſhed before the ſolemnization of the nuptials; a circumſtance which, though highly undeſirable, is ſometimes known to take place; the huſband ought not to loſe a moment afterwards in completing it. If a large acceſſion of fortune ſhould devolve on the huſband at a ſubſequent period, and be left to his diſpoſal, it will commonly be reaſonable that a proportional addition ſhould be made to the jointure originally ſettled on his wife. And in all caſes, the income deſtined for the widow ſhould be arranged in ſuch a manner as to give her the leaſt trouble in collecting it, and the faireſt

profpect of fecurity againft family heart-burnings and quarrels.

2. That the parent is bound to provide for his helplefs progeny, and not merely to fupply their prefent wants, but, by means of proper difcipline and inftruction, to lay a foundation for their future ufefulnefs and welfare, is a truth obvioufly fuggefted by reafon, and unequivocally confirmed by revelation. In order that he may be enabled to difcharge the latter branch of his duty, it is neceffary that he fhould be invefted with the right of exercifing a juft and falutary control over the child. And we accordingly find the fcriptures (*r*) arming the former with extenfive authority, and inculcating on the latter obedience to his lawful commands.

One of the firft and moft important cares which calls for the attention of a parent, is the choice of the moft advifable mode of education. In the cafe of fons in particular, the determination of this point is frequently a matter

(*r*) Ephef. vi. 1—3. Coloff. iii. 20.

of

of confiderable difficulty. Such have been the doubts and the different conclufions of wife and good men refpecting private and public education, and fuch are the excellences and defects inherent in each mode, that, where no peculiar circumftances exift to turn the fcale, a father may more eafily be alarmed at the hazards of both, than confident of the fuperior advantage of either. The advantages of domeftic tuition, compared with a public fchool, are principally the following. The parent, retaining his child conftantly and immediately under his own eye, has more favourable opportunities of becoming acquainted with his difpofitions and talents; of fuperintending his conduct; of conciliating his affection, and gaining his familiar confidence. Many temptations to vice from the contagion of corrupt examples are avoided (for when we fpeak of a boy being educated at home, we take for granted that he finds there no pattern of immorality or irreligion); and evil habits will fpeedily be difcerned, and may be corrected before they have acquired ftrength. The mode and kind of ftudy may be in fome meafure accommodated to the bent of the pupil's genius,

and his future deſtination in life. A much larger ſhare of ſolid learning may be imparted in a given time to a boy who occupies excluſively, or at leaſt jointly with one or two of his brothers, the tutor's attention; than where the time devoted to each leſſon is adapted to the benefit of a whole claſs (*s*). To theſe grounds of preference may be added, a better chance of freedom from envy, jealouſy, and pride, the common fruits of emulation. On the other hand, among the diſadvantages of domeſtic education, may be reckoned the danger of the hours and habits of ſtudy being interrupted by the arrival of friends and the intruſion of company; by the continual recurrence of viſiting expeditions and ſchemes of pleaſure; and by the unwiſe indulgence of parents in various ways: the encouragement of pride in the boy, by the flattery and obſequiouſneſs of his father's ſervants and de-

(*s*) It is true that a boy at a public ſchool reaps ſome benefit from hearing the ſame leſſon gone through two or three times by his claſs-mates: but the inattention of that period of life, and the irkſomeneſs of liſtening again and again to the ſame thing, prevent it from being equal to what it might be.

pendents; and alſo by the abſence of the ſtruggles, conflicts, and difficulties which daily reſult in a public ſchool from the ſociety of equals, and are no leſs ſerviceable in correcting ill humour, impetuoſity of temper, arrogance, and ſelf-ſufficiency, than in producing firmneſs and activity of character: the dulneſs, languor, and diſcontent, which attend the want of ſuitable companions, exerciſes, and amuſements: the loſs of whatever there may be valuable in the effect of emulation (if indeed emulation can ſubſiſt without unchriſtian ingredients), eſpecially with regard to compoſitions, and the more elegant attainments in learning: and, finally, the want of a gradual introduction to the temptations of the world; and the conſequent riſk that will take place when the youth is firſt left to his own diſcretion at an univerſity, or on the wide ſtage of buſy life.

Between the foregoing plans of education, there are others of an intermediate nature; as academies and ſeminaries, where only a ſmall or limited number of pupils is received. Theſe uſually partake, according to their na-

ture, both of the benefits and disadvantages of the two former.

In giving the preference to one of these modes of bringing up a son rather than to another, the determination of the parent ought to be carefully formed on substantial grounds, such as local situation, his knowledge of the preceptor, the health and dispositions of the child; and not to rest on weak and capricious motives, as the mere fashion of the day, or a blind predilection for the place or manner in which he was educated himself. Neither let him allow too much weight, though prudence may require some weight to be allowed, to comparative cheapness; but rather endeavour, if the matter be practicable, to retrench from some other part of his expenditure what may make up the difference, than permit his son to lose essential advantages. In many cases it may be right to adopt for the same boy different modes at different periods; and that mode which in one instance ought evidently to be the first, may with equal propriety be the last in another. But whatever be the plan of education which the parent selects, let him be

be conftantly folicitous to obviate, to the utmoft of his power, the difadvantages and dangers with which it is commonly attended (*t*).

The arguments which may be urged in favour of domeftic tuition for daughters, have lefs to be fet againft them, than may be alleged with refpect to fons. The diffidence and purity of the female character, and the fcriptural mark of female excellence, " the ornament of " a meek and quiet fpirit, which in the fight " of God is of great price (*u*)," will generally be beft preferved under the fuperintending eye of a mother. In the cafe of her death, and when no female relation furvives proper to fupply her place, a boarding fchool, felected with fcrupulous anxiety, may happen to be the beft refource. And in fome few inftances, the fame refource may be neceffary, in confe-

(*t*) The evils attendant on public fchools have of late years been greatly augmented by the increafe which has taken place in the quantity of money brought by the boys on their return to fchool. This pernicious and alarming cuftom, the fource of idlenefs and vice, calls the more for the interference of parents, as it is very difficult, if not impoffible, to be fuppreffed by the mafters.

(*u*) 1 Pet. iii. 4.

quence

quence of the impoſſibility or the difficulty of procuring fit maſters to attend at home. In eſtimating this difficulty, far too great regard is uſually paid to ſhewy and ſuperficial accompliſhments. A certain degree of proficiency in thoſe elegant attainments, which contribute to the innocent amuſement of domeſtic life; and in thoſe more trivial qualifications which the refinement of modern manners preſcribes to young perſons in a liberal rank of ſociety, is undoubtedly requiſite. But in general, a medium ſimilar to that which Agar is applauded in Scripture for deſiring with reſpect to poverty and riches, would prove the happieſt both in the caſe of accompliſhments and of perſonal beauty. This however is a truth, which the vanity or the miſguided fondneſs of parents ſeldom leaves them diſpoſed to diſcern or to admit. It more frequently happens that, by laying a continual ſtreſs upon mere accompliſhments, and by neglecting to impreſs on the young mind of the learner their comparatively low importance among the great and genuine objects of education, they fix the thoughts of their children principally upon them; and thus excite and ſtrengthen thoſe paſſions,

paſſions, which it ought to have been their daily care to ſubdue, and, if poſſible, to eradicate.

A parent ought conſtantly to aim at gaining the affectionate confidence of his children, and lead them to regard him not as a father merely, but likewiſe as a friend. He muſt avail himſelf, that he may govern them properly, of the joint principles of love and fear; both of which, though the influence of the former is ever more deſirable than that of the latter, appear from reaſon and revelation to be neceſſary for the due controul of imperfect beings. But if his conduct be ſteady, temperate, and judicious, their fondneſs for him (*x*) will never be impaired even by a ſtrict exerciſe of needful authority. Paſſionate or moroſe behaviour on his part, or groundleſs rigour and reſtraint, will undoubtedly impair it; and among many other bad effects will have that of rendering

(*x*) The aſſertion of the poet,

> Non bene conveniunt, nec in unâ ſede morantur
> Majeſtas et amor —— HOR.

though generally true with regard to private friendſhips, is not applicable to thoſe caſes, in which the ſentiments of reſpect and of affection are equally implanted by nature.

his children lefs folicitous for his favour, and lefs anxious to fecure it by perfevering good conduct. And therefore St. Paul (*y*), when he directs fathers "not to provoke their chil-"dren to anger" by aufterity and harfhnefs, adds the reafon, "left they be difcouraged." A parent fhould never omit proper opportunities of explaining to his children, as far as their age renders them capable of underftanding him, the grounds of his commands and prohibitions: a practice, which will at once tend to preferve their love and refpect, by preventing him from being deemed arbitrary and capricious; and at the fame time, by fixing their attention and impreffing their memory, will contribute to their acting right in fimilar cafes. So likewife let him on fuitable occafions point out to them the reafons why they are inftructed in particular branches of ftudy, whether folid or ornamental; and why they are not employed on others, in which fome of their companions may be engaged: yet without forgetting to call to their recollection, that age and experience are neceffary for the purpofe of eftimating the whole force and difcovering

(*y*) Coloff. iii. 21.

the various bearings of theſe reaſons; and concur with other circumſtances to make it right that he ſhould himſelf decide. When obliged to uſe reproof, let him do it, not only without paſſion, but ſo that the cauſe and motive may be evident to the party reproved. And let him not give his children grounds for concluding from ſymptoms of partiality in his proceedings, that he regards one with a leſs tender eye than another. Let him ſtrenuouſly endeavour to exterminate from their minds every degree of art; a quality of all perhaps the moſt pernicious, and frequently the laſt to be diſcovered by the parent, however obvious to others. Inſtead of ſuffering the praiſe of cleverneſs to be beſtowed on ſhrewd excuſes for petty inſtances of miſconduct, or on recitals ſeaſoned with a little witty exaggeration, and thus cheriſhing that propenſity to falſehood which will too often be found to predominate in their breaſts; let him bring them to an uniform practice, built on principle, of owning their faults frankly, and without delay, and of ſcrupulouſly adhering, whether they ſpeak in jeſt, or ſeriouſly, to truth. Let him watch over their progreſs in learning, and

direct

direct their attention at fit seasons to modern history, geography, and other useful studies, not at all, or but imperfectly, comprised within the circle commonly trodden at schools and colleges. Let him not neglect to assimilate their habits and views to the places which it is probable that they will severally fill in the scale of society; and teach the younger to look forward without repining to the customary superiority of the eldest, and the eldest to regard it without arrogance and exultation, by inculcating on them all, that distinctions of rank and employment visibly tend to the common good; that each has its peculiar advantages and dangers; and that in each the favour of God may be secured, and service rendered to mankind. Let him train them up to a reasoning and investigating spirit; and to a habit of examining the various works of the creation, and of thence raising their thoughts to the great Creator. Above all things, let him "bring them up," as the Apostle enjoins (z), "in the nurture and admonition of the Lord:" let him impress on their hearts, and cherish from their childhood, a warm and active sense

(z) Ephes. vi. 4.

of

of religion, and an invariable reference to God and their duty in every part of their conduct. And in proportion as their underſtandings open, let him eſtabliſh them in a thorough knowledge of the internal, and alſo of the external and hiſtorical evidences of the truth of Chriſtianity. There is cauſe deeply to lament that ſo little care is beſtowed on this point, in many ſeminaries of education, public as well as private. We cannot wonder that they ſhould be ſtaggered by the ſpecious cavils of ſceptics and unbelievers, who know their religion only as it were by rote; and have nothing to allege in its behalf, but that their parents and teachers profeſſed it, and bade them do the ſame. He alone can have juſt grounds for truſting that he ſhall be preſerved from the deluſions of doubt and infidelity, who is qualified, by a diligent and ſober inveſtigation of the ſubject, "to give to every one a reaſon of "the hope that is in him (*aa*)."

It is a matter of difficulty to obſerve a proper medium with reſpect to the time and manner of introducing young perſons of both ſexes into general ſociety. The error predominant

(*aa*) 1 Peter, iii. 15.

in the preſent age is that of corrupting boys and girls, by initiating them in the habits of men and women. Another error, far leſs common, but equally ruinous when it takes place, is that of keeping them confined almoſt within the limits of a nurſery, until they are ſuddenly turned looſe upon the world, dazzled with its novelties, and unacquainted with its dangers. Liberty is too hazardous a gift to be imparted at once. And the full force of temptations will uſually be beſt withſtood by thoſe, who have been inured to them by degrees, and ſtrengthened by overcoming their ſlighter attacks.

Conſiderations of the ſame nature with thoſe, which determined the parent with reſpect to the earlier and middle parts of his ſon's education, ought to be deciſive with regard to the concluding part of it. If the young man is deſtined to an univerſity, let him not be placed there at too early an age. And let that univerſity and that college be ſelected, where he will find the greateſt inducements to diligence, the ableſt inſtructors in uſeful learning, and the moſt careful ſuperintendants of his morals: not that which is recommended merely by

having

having been formerly preferred by his family, by the groundlefs fafhion of the day, or by affording opportunities of making fplendid and lucrative connections. Let his rank and annual expenditure be fixed about the middle point of the fcale eftablifhed by cuftom for perfons whofe future profpects are fimilar to his own. To fix them higher is to tempt him to pride and extravagance; to fix them lower is to teach him to think himfelf treated with unkindnefs, and authorifed to endeavour to maintain what he conceives to be his proper ftation, without being very fcrupulous as to the methods of accomplifhing his purpofe.

The eldeft fon of a private gentleman feldom purfues any profeffion. And as it rarely happens that he fettles in matrimonial life (and it is fcarcely ever for his happinefs that he fhould) immediately upon the termination of his academical ftudies, a few of the following years are not unfrequently dedicated to foreign travel. The advantage which may be derived from travel, and its peculiar utility to thofe who are intended for political life, cannot be denied. But that the period in

queſtion is generally likely to realize the expected benefits, is a poſition not eaſy to be eſtabliſhed. Were we on the contrary to conclude, that to expoſe a raw youth to the diſſipation and vices of foreign capitals, under no other guidance and controul than that of a private tutor, would probably contribute more to the deſtruction of his moral and religious principles, than to the improvement of his underſtanding and the enlargement of his knowledge, the concluſion would not be repugnant to ſober reaſoning (*bb*), and would be abundantly confirmed by daily experience. Neither is it commonly deſirable that a young man, little more than of age, ſhould embrace an opportunity of going into parliament; eſpecially if another is likely to preſent itſelf in the courſe of a few years. The artful flatteries and careſſes of party, employed (as in ſuch caſes they conſtantly are) both in public and in private to dazzle and entrap the unſuſpecting mind, will be too likely to prove ſucceſsful; and to fix him for life an intereſted and ambitious ſupporter or oppoſer of a miniſter.

(*bb*) See this ſubject diſcuſſed in a very able manner by Biſhop Hurd, in a dialogue between Mr. Locke and Lord Shafteſbury.

The

The ſtrictneſs of parental power terminates, when, according to the regular order of nature, its exiſtence is no longer neceſſary for the welfare of the child. Yet a mild and mitigated authority will ſtill remain to the one party; and will be acknowledged by the other, according to the dictates both of reaſon and religion, from affection and a ſtrong ſenſe of obligations received. The child arrived at mature age, is bound to ſhew through life the greateſt love and tenderneſs to his parent, the utmoſt attention to his wants and infirmities (*cc*), and every degree of reaſonable compliance with his deliberate wiſhes. And in return, it is the duty of the parent to give his child ſubſtantial proofs of reciprocal affection, by continuing to him the aid of his experience and counſel, by uniform liberality of conduct towards him, and by a cheerful acquieſcence in all his blameleſs deſires. By applying theſe general prin-

(*cc*) "My ſon, help thy father in his age, and grieve "him not as long as he liveth. And if his underſtanding "fail, have patience with him; and deſpiſe him not, when "thou art in thy full ſtrength." Ecclus. iii. 12, 13. "Hearken unto thy father; and deſpiſe not thy mother "when ſhe is old." Prov. xxiii. 22. "Let them (children) "learn to requite their parents."—1 Tim. v. 4.

ciples to the caſe of an elder ſon, the father is taught particularly to guard him from thoſe idle and vicious habits into which he may eaſily be betrayed by having no immediate employment; and to encourage him to perſevere in habits of ſtudy, to cultivate branches of ſcience, and to render himſelf uſeful to others by ſome active occupation, that the exemption from profeſſional engagements may not ultimately prove to have been a heavy misfortune to him. He is taught to behave to him univerſally with open and friendly confidence; to ſhun even the moſt diſtant appearance of jealouſy and a wiſh to keep him dependant and in the back-ground; to be unreſerved in acquainting him with the ſituation of his own private affairs; and liberal, according to his eſtate and the number and circumſtances of his family, in the ſum aſſigned for his ſon's expences while ſingle, and in the income transferred to him on his marriage. Above all things, let him not put filial affection to the ſevereſt of all trials, by oppoſing, from ſelfiſh motives, his ſon's matrimonial choice. And finally, let him ſtudiouſly cheriſh in the elder brother an affectionate and as it were

were parental regard for his other ſons and daughters; that, in the event of his own death, they may not be at a loſs for a protector.

Younger ſons commonly proceed from the univerſity to the ſtudy of the profeſſion which they are to follow: though in ſome inſtances they are under the neceſſity of entering upon it at an earlier period of life, and without having had the benefit of academical inſtruction. In the latter caſe, the choice of the profeſſion will reſt almoſt excluſively with the parent. In the former, greater attention is juſtly due to the opinion and wiſhes of the young man; and the father's office is rather to rectify both, by obviating prejudices and removing miſapprehenſions, and by perſpicuouſly explaining the ſeveral advantages and diſadvantages of different lines of life, than peremptorily to preſcribe a particular occupation. In both caſes, let him be influenced by a proper regard to the temper, habits, and genius of the youth; and look to the probable ſecurity of virtuous principles far more than to the proſpect of eminence and wealth. And let him not be averſe to having his ſon fixed in a liberal line

of trade or manufactures, if circumftances render the ftep advifable, and no other objections exift than thofe fuggefted by pride.

The remarks which have been already made on the affectionate tendernefs, confidence, and liberality, due from a parent to his eldeft fon, may eafily be applied to the cafe of his other adult children, whether fons or daughters, both while they remain fingle, and when they fettle in life. It is only neceffary to add, that the inability of the daughters to provide for their own fupport, which places them in almoft entire dependence on their father, affords him no plea for conftraining their choice in marriage; though from their being more open to impofition than fons, partly from their want of opportunities to fcrutinife the private characters of men, and partly from the quick fenfibility of the female mind, he may certainly be juftified in requiring a longer paufe and delay from them, when he deems the propofed connection unfavourable on the whole to their welfare, than he could reafonably expect from his children of the other fex. If a daughter, when fully arrived at years of difcretion, fhould

ultimately give her hand to a perſon diſapproved by her father; may he not leſſen, it will be ſaid, the fortune which he had intended to bequeath to her? In one caſe undoubtedly he is not only at liberty, but bound to do ſo; namely, when he believes in his conſcience that through the vicious character of her huſband, or other cauſes, the diminution will be for her happineſs. But he will not be juſtifiable in leſſening it by way of inflicting a puniſhment for what he terms her diſobedience. It would be equally right in parallel circumſtances to make a ſimilar reduction in the caſe of a ſon. But in each caſe the ground of the alteration ought to be the general principle of aſſigning to the child, as nearly as may be practicable, the preciſe portion moſt likely to advance its real welfare. And this principle would equally authoriſe and require the amount of the deſtined fortune to be altered, were the change of opinion produced by any other new circumſtance inſtead of a marriage.

The many cogent reaſons which bind every perſon who has property at his diſpoſal not to defer ſettling his affairs by will, until ſickneſs or age overtakes him, preſs with more than common

common force upon a parent. The nearneſs of the relations who are to ſucceed him, and the peculiar obligation which that circumſtance lays upon him of providing, by every meaſure in his power, for their future happineſs and concord, render him inexcuſable if he ſubjects himſelf to the riſk of dying inteſtate; or of bequeathing his effects in a haſty, injudicious, and perhaps invalid manner on his death-bed. The objects which he ſhould aim at as a teſtator, are, to make a right diſtribution of his property, and to ſecure the peaceable, ſpeedy, and effectual accompliſhment of his intentions. He ſhould therefore be explicit with reſpect to the nature and ſituation of his property, accurate in obſerving neceſſary forms, and perſpicuous in ſtating his meaning. A failure in any of theſe points may prove the foundation of long and ruinous law-ſuits, and of conſequences which are more to be lamented, heart-burnings, diſſenſions, and animoſities among the ſurviving branches of his family. He ſhould in the firſt place provide for the payment of all his juſt debts, to whatever perſon, and on whatever ſpecies of contract, they may be owing; and then proceed to apportion the remainder of his ſubſtance among his children, and others whom

whom it may be his duty not to overlook, according to the joint claims of relationſhip, merit, and need, and the reaſonable expectations excited by cuſtom, education, and countenance received. While he ſhews a prudent regard to what may be almoſt termed, where a large landed property is under conſideration, the eſtabliſhed right of primogeniture; let not pride lead him to confine his younger children to a ſcanty pittance, for the purpoſe of heaping an enormous ſhare on the eldeſt. And where their portions are neceſſarily ſmall, let him aſſign leſs to the ſons than to the daughters; who being incapable of improving their fortunes by profeſſional employments, will be more expoſed to the preſſure of narrow circumſtances, and the temptation of marrying from intereſted views. If he is unfortunate enough to have a worthleſs child unfit to be truſted with any other bequeſt than an annuity, let ſome proviſion be made for his future wife and family. A father ought not to impoſe on his children unuſual reſtrictions as to the time or manner of receiving their inheritance, except on very ſubſtantial grounds; as the parties reſtrained will probably be impelled by their own feelings, and ſtill more by the ſuggeſtions

of

of others, to deem themſelves aggrieved. Let him conſider well the advantages and diſadvantages of entails, both in a public and in a private view, before he adopts a practice ſometimes indeed founded on ſufficient motives, but often reſulting from principles of avarice and pride; and at any rate let him not tie up his eſtate under ſweeping limitations, without leaving to the tenant for life power to grant proper leaſes, and to make ample proviſion for a wife and younger children. Let him chooſe able, active, and conſcientious perſons for the offices of executors, guardians, and truſtees; and in the diſcretionary power which he gives them in various particulars (as with reſpect to the education of his children, the rate of intereſt to be allowed on their fortunes, the advancement of a part or of the whole of the principal for ſettling ſons in profeſſions, and daughters in marriage during their minority) let him be guided, among other circumſtances, by their probable chance of life, and the character of thoſe who would be likely to ſucceed them (*dd*).

Moſt

(*dd*) Many of the preceding obſervations reſpecting the duties of fathers are in a certain degree applicable, and are meant

Moſt of the obſervations which have been made in the preceding pages on the various duties of parents are alſo applicable, and are meant to be applied, to the caſe of thoſe perſons who, not having children, conſider, or ought to conſider, their nephews and nieces, or other young relations, with a parental eye.

3. The laſt claſs of domeſtic duties of which it was propoſed to ſpeak, comprehends thoſe attached to the ſituation of the maſter of a family.

The general kindneſs and attention due from the maſter of a family to his near relations, who are members of it, has already been implied in the obſervations reſpecting the proper behaviour of the huſband to his wife, and of the parent to his children. Proportional regard ought to be ſhewn to more diſtant relations, and to intimate friends who live under his roof. Among the amiable qualities which contribute to the happineſs of domeſtic life, cheerful good-humour and mild-

meant to be applied, to mothers. And many of thoſe about to be ſubjoined are intended as addreſſed to the miſtreſs, as well as to the maſter, of a family.

neſs of manners ſtand pre-eminent. Their influence is felt daily and hourly. When they reſult merely from conſtitutional temper, they obviate many circumſtances which would have proved interruptions of comfort. But to be truly pleaſing and ſteadily beneficial, they muſt be founded on that benevolence of heart which is enjoined and inſpired by chriſtianity. Their value is beſt diſcerned by marking the gloom and conſtraint that pervade every part of a family, the head of which is moroſe, peeviſh, or overbearing.

But relations and intimate friends are not the only branches of the family, to whom duties are owing from the maſter of it. His ſervants have many claims upon him. Placed as they are in temporary ſubordination to him, they yet ſtand on a level with himſelf in the great family of the univerſe, and before the eye of its impartial ſovereign. It is this conſideration which the Chriſtian Scriptures, after ſtrongly inculcating (*ee*) on ſervants the duties of conſcientious fidelity, reſpect, and obe-

(*ee*) Epheſ. vi. 5—8. Coloſſ. iii. 22. 25.

dience,

dience, present to the view of the master, in order to ensure just and humane behaviour on his part (*ff*). "Masters, give unto your "servants that which is just and equal, know-"ing that ye also have a master in heaven." "And (*gg*) ye masters, do the same things unto "them [your servants], forbearing threaten-"ing, knowing that your master also is in "heaven; neither is there respect of persons "before him." The number of servants kept in a family ought to be scrupulously adapted to its wants; and should neither be curtailed by penuriousness so as to burthen the domestics with immoderate work, nor enlarged through unreasonable indulgence, or to gratify a love of parade, and at the risk of rendering them idle and dissolute. The wages which a master gives, should not either greatly exceed or fall short of the rates which custom has established. If he errs much on one side, he loads himself with a needless expence, and contributes to make his own servants extravagant and vicious, and those of all his neighbours dissatisfied. If he mistakes on the other, he

(*ff*) Coloss. iv. 1.
(*gg*) Ephes. vi. 9. and Titus, ii. 9, 10.

does

does not pay an equitable compenſation for the ſervice which he receives; he excites a continually rankling diſcontent in the minds of his domeſtics; he is haraſſed with changes in his family; and renders perſons of merit and character afraid of engaging in it. What wages are agreed upon, ſhould never be with-held through careleſſneſs long after they have become due. Every degree of drunkenneſs, profane language, and diſorderly conduct, ſhould be ſteadily repreſſed in the firſt inſtance; and no examples of profligacy be permitted to remain and ſpread their contagion in the houſe. Strict œconomy and accountableneſs ſhould be required from every ſervant, according to the nature of his place; and ſhould be enforced by an uniform adherence to ſettled rules and ſyſtematic plans; not by the maſter's acting the part of a ſuſpicious ſpy over his kitchen, cellar, and ſtables, and thus incurring the hatred and contempt of his domeſtics, and whetting their ingenuity to impoſe upon him the more. Let there be no undue familiarity, no partiality or favouritiſm, in the proceedings of the maſter. Let him be ready to hear the complaints of any of his ſervants, without giving

giving encouragement to petty quarrels and tale-bearings. Let him not ſuffer one individual to tyranniſe over another; nor, while he maintains the proper authority of the higher ſervants, permit the exiſtence of a domineering ariſtocracy below ſtairs. Let his conſtant behaviour be kind and mild; and temperate, though firm, when he is obliged to reprove. Abuſive and inſulting expreſſions ſhould never be drawn forth by any faults, leaſt of all by faults inadvertently committed, or ſpontaneouſly confeſſed. Let him be indulgent in allowing his ſervants innocent recreations, and occaſional viſits at fit times to their kindred and friends. Let him be careful to afford them ample opportunities for attending public worſhip; and neither neglect to furniſh them at home with bibles, and ſuitable treatiſes of religious inſtruction, nor grudge the incidental expence of having the ignorant among them taught to read. Little preſents of books or of money for particular deſert, and premiums for long ſervice, are not only rewards deſervedly beſtowed on the parties, but rewards which have a very beneficial effect on the other ſervants, by ſtimulating them to ſtrive to ob-

tain ſimilar favours. This obſervation may be extended to ſmall loans lent to old and faithful ſervants, in order to aſſiſt them when they marry, or ſettle in buſineſs. To conclude this ſubject, every maſter of a family ought to pay the ſtricteſt regard to openneſs and truth, in giving the characters of perſons who have left his ſervice; neither ſpeaking too favourably of them through miſtaken lenity, nor harſhly from pique and reſentment. And in no caſe ſhould he deliver to a ſervant, when he quits his place, a written character; ſince it may be uſed very improperly by him, or be transferred to ſome other perſon, and thus be perverted to various purpoſes of deceit (*hh*).

The

(*hh*) The combinations which very frequently ſubſiſt in the metropolis between ſervants and the tradeſmen and others who ſupply families with neceſſary articles, ſhould be repreſſed with ſcrupulous care by every maſter of a family, not only on account of the extravagant charges and impoſitions to which they ſubject him, but alſo on account of the habits of diſhoneſty which they produce or encourage in the confederated parties. In many caſes ſome of the upper ſervants receive from each tradeſman a certain per-centage on the amount of his bill; while the groom

or

The labourers who are employed in the gardens and grounds of a private gentleman, may juſtly be conſidered in ſome reſpects as his ſervants. As ſuch they ought to receive at his hand ſufficient wages, with prompt payment; and to find a reaſonable ſhare of his attention beſtowed on the relief of their diſtreſſes, and the improvement of their morals. Let him not diſmiſs them from his ſervice, nor reduce their hire with unfeeling accuracy, when ſickneſs or old age renders their day's work leſs valuable; nor turn adrift his ſuperfluous hands on the approach of winter, when they are not likely to find another maſter. To

or coachman has a ſtated fee from the vender for every load of hay brought to the ſtables, another for every load of ſtraw, and a third for every quarter of oats. Under this ſyſtem it becomes the intereſt of the ſervant to puſh the conſumption of the family to the utmoſt extreme by every kind of waſte; and as far as poſſible to throw cuſtom into the hands of unprincipled dealers, who will give him the higheſt premium, and abundantly repay themſelves by immoderate prices, and by charging for a greater quantity of articles than was actually furniſhed. Sometimes the ſyſtem proceeds under a different ſhape; but the object purſued is the ſame. Example and the deſire of gain will often ſpread the contagion among thoſe who for a time had withſtood its influence.

employ from motives of benevolence, thoſe who cannot obtain work elſewhere, is one of the beſt kinds of charity.

In fixing the general ſcale of his domeſtic proceedings and expences, the firſt thing which the maſter of a family has to conſider, is the amount and nature of his property, with the claims already exiſting upon it, and ſuch as are likely to ariſe. That a mode of living, which may be right for a private gentleman with an eſtate of eight or ten thouſand pounds a year, would be unjuſtifiable in another who has but half the income, is a truth evident in itſelf, and generally recogniſed in practice. But the pride of rivalſhip, and that culpable ſpirit of imitation which prevails in the world, ſeem not ſo generally to permit the poſſeſſor of an annual income of one thouſand pounds to remember, that he has only half the income of his neighbour who receives two thouſand; and but a third of the revenue of him who receives three. Of two perſons poſſeſſed of equal landed fortunes, if the one has inherited an unincumbered eſtate, and the other has to pay the intereſt of an

overwhelming debt; or if the one is at prefent childlefs, or unmarried, or has the unlimited difpofal of his property, and the other is merely tenant for life, and has portions to provide for a numerous family; expences, which would be blamelefs in the former, would be deeply criminal in the latter. Experience has proved that charges of all kinds, efpecially if they are of fome magnitude, feldom fail to exceed the original computation; and that new demands, not forefeen at firft, continually occur. Hence it is the part of prudence in every mafter of a family rigidly to adjuft his expenditure to fuch a ftandard, as may not only provide for deficiencies in his eftimate, and alfo make an annual reduction of incumbrances, to which his eftate may be fubject, and an annual addition, if it be neceffary, to the fund deftined for his younger children; but may leave him an annual furplus for unexpected contingences on the fcore of neceffity or of benevolence, as long journeys on account of health, heavy loffes, burdenfome repairs, the wants of diftreffed relations, and the claims of public charities and public works. I mention *unexpected* contingences on the fcore of benevolence; for, if he

has fully imbibed the ſpirit of chriſtianity, he will regard the *common* demands of charity as ever forming an ample and a moſt pleaſing part of his *common* expences. But to guard againſt that love of hoarding which, partly from the encroaching influence of avarice, and partly from pride and a ſenſe of the importance which riches give to the poſſeſſor, is too apt to inſinuate itſelf into the breaſts of thoſe who are in the habit of accumulating money; it ſeems very deſirable that every man who feels it his duty to make annual ſavings, ſhould fix a moderate ſum for that purpoſe, proportioned to the ſpecific cauſes of his frugality, with a determination not to lay up more: and if at the end of the year he finds that he has paſſed his limit, privately to diſpoſe of the overplus in proper ways in addition to his ordinary charities.

To preſerve the courſe of family expences within the bounds preſcribed, and for many collateral reaſons, it is incumbent on every private gentleman to keep regular and exact accounts of his receipts and payments, whether they paſs through the hands of himſelf or of his

his agents; and by comparing and balancing thofe of one year with thofe of another, to be at all times mafter of the ftate of his affairs, and led to difcover neceffary changes and reductions, and to make them before it be too late. Juftice too requires him to be punctual and expeditious in fatisfying the fair demands of his tradefmen, inftead of contributing by his dilatorinefs to augment the general price of articles; which is fixed by fhopkeepers much higher than would be the cafe, were it not to make up loffes occafioned by cuftomers who pay flowly or not at all. And juftice and every moral principle concur in reprobating that pride and falfe fhame, which fometimes impel men to perfift in a mode of life far more expenfive than they can afford, in defiance of all the duties owing to their family and to their creditors, rather than fubmit to leffen the parade and retrench the extravagance of their houfehold. Nor ever let fuch a mode of life be inftituted or continued through the profpect of the fpeedy falling in of jointures, or through eager hopes of legacies from wealthy relatives. For thefe are expectations fubject to the rifk of long delay, if not of final difappointment; and

they expoſe him who cheriſhes them to the horrid temptation of learning even to wiſh for the death of the perſons whoſe life retards their accompliſhment. When conſiderable retrenchments are to be made, it is not uncommon for the family to remove to ſome diſtant quarter. This practice is prudent and right, either when the new place of reſidence is in a much cheaper ſituation; or when the heads of the family have reaſon to doubt whether they ſhall have the honeſt reſolution to perſevere in their new plan of life, if they remain ſubject to the temptations of the old neighbourhood. Yet the rectitude of principle is more manifeſt, and the example more profitable, when the change is made in the ſight of thoſe who had witneſſed the conduct which rendered it neceſſary; and with that genuine ſtrength of mind, which is neither aſhamed of confeſſing an error, nor of openly amending it.

Such is the natural and increaſing progreſs of luxury, and ſuch are its baneful effects on the public morals, that every individual in the upper claſſes of ſociety ſhould exert himſelf to check and repreſs it. Inſtead of endeavour-

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ing to ſurpaſs his neighbours in ſplendour and pageantry, in ſumptuous entertainments, late hours, and other extravagances of vanity and faſhion; the maſter of a family, bearing in mind, and univerſally applying, the Chriſtian principles of temperance and moderation, ſhould keep down all matters of this nature to the loweſt point which the manners of the times, and his own ſtation in life, will reaſonably allow. With eſtabliſhed cuſtoms, as far as they are neither morally wrong in themſelves, nor flagrantly prejudicial in their effects, it becomes him in ſome reaſonable meaſure to comply, that he may not needleſsly acquire the character of cynical moroſeneſs, of affectation, of abſurdity, or of covetouſneſs; and thus, by loſing the eſteem and good opinion of others, diminiſh his power of doing good. But let him not comply with any riſing cuſtom, the prevalence of which, though the cuſtom be in itſelf innocent, he deems undeſirable, until it be thoroughly eſtabliſhed; for otherwiſe he becomes himſelf one of thoſe who are chargeable with introducing it: nor to a greater extent than the urgency of the caſe requires; for otherwiſe he gives it poſitive encouragement. This remark may be extended to

every

every advance in the ſcale of luxury and diſſipation. As far as expence is to be taken into the account, it ſhould not be forgotten that every new ſtep in luxury naturally leads to more. Thus, if one ſuperb room be built, the others immediately appear out of character with it, and will probably receive ere long correſponding alterations. If a houſe be greatly enlarged, an additional number of ſervants is required to keep it in order; and ſo in many other inſtances. It does not follow hence, that things of this nature are never to be done; but it follows that they are not to be done imprudently, and without conſidering the future charge which they may be likely to occaſion, in addition to the original coſt.

Let not the private Gentleman, when laying out the grounds or water near his houſe, or carrying on other ornamental improvements, extend his undertakings, or harbour a wiſh to extend them, beyond the limit which ought to be preſcribed to expences of that nature. Within due bounds all theſe improvements have their uſe; both as furniſhing occupation to the labouring poor; and as contributing to another

another object of no ſmall importance in the preſent day, namely, to render the owner attached to his home. But let him not be oſtentatious and vain of them, even though they ſhould be planned with taſte, and though the taſte that planned them were his own. Nor let him take to himſelf the merit of charity for having employed many working hands in executing his deſign; when in fact he employed them for his own gratification. Let him not laviſh his ready money on ſome favourite indulgence of his own; as on a hunting-box, which at his death muſt perhaps be ſold, to the detriment of his family, for one fourth of the original coſt. Let him not forget, that men who ſelfiſhly lay out too much on pleaſure-grounds and other objects congenial to their own inclinations, are not unfrequently ſeen to become covetous in points of domeſtic management; and ſometimes appear even to grudge the neceſſary expences of their wives and children.

There are circumſtances not unfrequently occurring in domeſtic management, which, though poſſibly they may be deemed too minute

nute to be ſpecified, afford ſcope for moral reprehenſion. Such, for example, is the practice of allowing large quantities of wholeſome food to be deſtroyed by being ſtewed down into ſtimulating ſauces. In ſome houſes as much proviſion is ſcandalouſly conſumed in this manner, as would have ſufficed for the ſupport of ſeveral poor families. Sometimes too, piles of broken meats are thrown to be devoured by a number of uſeleſs dogs, inſtead of being diſtributed to relieve the wants of the neceſſitous. Or large portions of vegetable crops are ſuffered to decay on the beds of the kitchen-garden; while neighbouring cottagers, or labourers attached to the houſe, would have rejoiced to be permitted to receive them. Or dainties are made an object of ſolicitude; and are purchaſed at a premature ſeaſon for an extravagant price: while the maſter indulges a faſtidious and epicurean taſte; and perhaps haraſſes his family, and betrays the contemptible turn of his own mind, by perpetual invectives againſt the cook. Formerly it was ſuppoſed, that he, who did not conſtrain his gueſts to intemperance, neglected the firſt duties of his poſt. In England this brutiſh cuſ-

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tom has happily declined; and its declenſion affords one of the few examples in which faſhion is the ally of virtue (*ii*).

In filling up the general outline of domeſtic proceedings, there are ſome points not yet noticed, which deſerve the ſerious regard of the maſter of a family. In this number may be included the baniſhment of ſcandal from the diſcourſe of the parlour fire-ſide; the reſtriction of idle habits and trifling amuſements within the narroweſt bounds; the ſubſtitution of inſtructive books in the place of cards and novels; and the regular practice of family prayers. Neither viſits nor journies ſhould be permitted to encroach, except in peculiar caſes, on the reſt and proper employments of the ſabbath. Nor let the maſter of the houſe, while he is ſolicitous to give a rational direction and limit to the recreations of its inhabitants, exhibit a different example in his own.

(*ii*) If it be true that cleanlineſs partakes of the nature of virtue, the cuſtom of ſtudiouſly bringing game and other delicacies to table in a tainted ſtate, a cuſtom ſuited only to the filthineſs of a tribe of ſavages, may well be deſerving of moral cenſure.

Let

Let him not attend the ſavage ſpectacles of cockpits and boxing matches; nor engage in the ruinous occupations and infamous ſociety of race-courſes and gaming-tables. Nor let him raiſe the diverſions of the field from the rank of amuſements, and ſuffer them to become one of the buſineſſes of life. Let him join the family circle in the winter evening's peruſal of the ſelected portion of hiſtory, poetry, or other improving and elegant branch of literature; and, according to the bent of his mind, place ſome of the recreations of his private hours in claſſical, ſcientific, and philoſophical purſuits. Let him ſtudy, during ſome part of every day, the Chriſtian Scriptures with the reverence and unremitting attention due to the rule of his life and the foundation of his hopes. And while he ſtrives to render knowledge, moderation, virtue, and religion amiable and attractive, firſt in the eyes of his own family (*kk*), and in the next place of thoſe

(*kk*) In ſome families encouragement is given to diſhoneſty by the purchaſe of game, fiſh, veniſon, &c. when there is a probability of their having been unlawfully procured; and in others, diſhoneſty is encouraged, and the public alſo defrauded, by the practice of buying goods known or ſuſpected

those to whom the silent influence of his example may extend; let him avoid with equal care all appearance of evil, and all symptoms of sourness, of gloom, and austerity.

Let not the private Gentleman seek through pride to cause himself to be esteemed richer than he is; nor practise the opposite deceit to avoid applications for loans, or to provide an excuse for parsimony, especially in subscriptions. Let him not be led by the habits and society of his neighbourhood into gambling, intemperance, or profligacy. In his intercourse with other families, let him pay every possible regard to character, and have no intimacy with the vicious. Let him not pay servile court to great men, nor become their tool; nor be elated by their notice, and rendered arrogant and fickle towards others. Let him be free from every emotion of discontent or envy

pected to be smuggled. Similar blame rests upon every one who does not enter the due number of his windows, carriages, servants, and horses, to be taxed; or evades the payment of stamp duties, for articles which he purchases. Designedly to pass light or counterfeit money, which has been received through carelessness, is likewise an imposition on the person to whom it is transferred.

when

when any of his equals receive ſome acceſſion of rank; and not be led by jealouſy, or the ſilly importunities of his friends and relations, to hunt after ſimilar advancement. Let him not harbour ſentiments of family pride; nor be weak enough to look down on thoſe who have recently eſtabliſhed themſelves in the county where he lives; nor on thoſe who have riſen in his vicinity to ſudden wealth and importance. Let him not be puffed up with pride, or become contemptuous or diſtant in his behaviour towards his old acquaintance, if a conſiderable addition of fortune ſhould devolve to him; nor be ſeduced by his new riches into oſtentation and prodigality. Let not differences of opinion about local concerns or public affairs, nor ſquabbles about *game*, implant in his breaſt a ſingle feeling of animoſity. Let him avoid diſputes and quarrels of every kind; and, if unfortunate enough to be entangled in them, ſteadily abſtain from embarking, either as a principal or as a ſecond, in the unchriſtian practice of duelling. And let him not only be ſolicitous for reconciliation, but ever ready to take the firſt ſtep to bring it about. It happens not unfrequently that two neighbours

will

will remain long at variance, becaufe each of them, though in his heart defirous of a renewal of friendfhip, is too proud to make the firft advance. In all tranfactions of buying and felling, even in the purchafe and fale of *horfes*, let him fcrupuloufly adhere to the principles of opennefs and fair dealing: and conduct himfelf not according to the treatment which in fimilar circumftances he might be likely to receive, but according to that which he ought to experience. Let him be kind, though prudent, in lending money and exacting payment. As a guardian or truftee, let him act for the family of another with the fidelity and zeal which he would wifh to be exerted for his own. Let him be ready to conciliate mifunderftandings and to do good offices among his acquaintance, on proper occafions, without being folicited; and at other times, when he is defired to interfere, and fees a profpect of being of ufe by interpofing. But let him not pry into the affairs and tranfactions of others for the purpofe of gratifying a vain curiofity; nor make their conduct, and much lefs idle rumours propagated concerning them, the fubject of unguarded or cenforious converfation.

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The general directions given in the Scriptures (*ll*) to all men "to ſtudy to be quiet, "and mind their own buſineſs," (a precept which intimates the broils and diſſenſions produced by a meddling ſpirit,) are extremely applicable to perſons who, being exempted by their ſituation in life from profeſſional employments, have the more leiſure, and the greater temptations, to buſy themſelves with the concerns and conduct of their neighbours.

(*ll*) 1 Theſſ. iv. 11.

CHAP. XV.

CONSIDERATIONS SUBMITTED TO PERSONS WHO DOUBT OR DENY THE TRUTH OF CHRISTIANITY, OR THE NECESSITY OF A STRICT OBSERVANCE OF ALL ITS PRECEPTS.

WHEN I explained in the introductory chapter the plan of the present work, I ſtated that it was my purpoſe "to combine on every "occaſion, as far as the nature of the ſubject "might admit, the concluſions of reaſon with "the dictates of religion." I have accordingly endeavoured throughout the foregoing chapters to eſtabliſh moral duties on Chriſtian principles, and to enforce the performance of them by Chriſtian motives. This conduct has evidently proceeded on the ſuppoſition that ſuch principles would be deemed obligatory, and ſuch motives recogniſed as powerful, by the greater part of my readers. I cannot

however be ignorant, and I think it would be wrong to diſſemble my conviction, that if this book ſhould be fortunate enough to obtain the attention of thoſe claſſes of ſociety to which it is addreſſed, it will not unfrequently fall into the hands of perſons who deny or doubt the truth of the Chriſtian Revelation; or who allege that a ſtrict obſervance of its precepts is incompatible with their political and profeſſional duties, and is not required from them in the exiſting ſtate of the world.

I. To perſons of the firſt of theſe deſcriptions I would wiſh to ſubmit the following remarks.

Diſbelief or diſtruſt of the truth of Chriſtianity ariſes in different men from different cauſes. Some who have been much accuſtomed to foreign travel, and have beheld oppoſite religions firmly eſtabliſhed in different countries, on the contrary ſides of the ſame mountain, or the neighbouring banks of the ſame river; and others who have learned from the records of hiſtory that various ſyſtems of faith have ſucceſſively prevailed in the ſame coun-

try; that they have been changed again and again within very ſhort periods; and that each in its day has been implicitly received, and has produced, or, if an occaſion had offered, could have produced its martyrs; ſuch perſons are ſometimes prone to form what they term the liberal concluſion, that all religions are alike. They aſſert that the Supreme Being has enabled mankind to diſcover, by the reaſoning faculty with which he has endowed them, thoſe plain precepts of morality, the obſervance of which is the only ſervice required by him; and that the object of all religions, however they may be encumbered with fanatical rites and doctrines, which, in every country, the wiſe will inwardly regard with contempt, is to inculcate the obligation of thoſe precepts. Or they boldly pronounce that religion of every kind is ſuperſtition: in other words, that though certain modes of conduct ought to be followed, and others to be exploded, from principles of *honour*, and for the good of ſociety; to deem men bound to act in any caſe with a reference to a ſuppoſed will of the Deity, if a Deity exiſts, is one of the groſſeſt and moſt pernicious of abſurdities. Others again, who

who have addicted themſelves to philoſophical inveſtigations, have become decided unbelievers. Not that philoſophy is the enemy of religion. The former is the natural ally of the latter. An enquiry into the laws which God has preſcribed to the human mind, to organiſed bodies, and to inanimate matter, leads at every ſtep to a new diſplay of his power, wiſdom, and goodneſs. But men who purſue it without any aim, or deſire to apply it to its moſt important uſe, that of heightening their reverence for the great Creator by a nearer acquaintance with his glorious attributes, eaſily become abſorbed in the contemplation of ſecond cauſes; and, though they may admit the exiſtence, learn to deny the ſuperintending care of the Firſt, and his interference with the courſe of the material or the moral world. Others ſeek for refuge in unbelief on the ſame principle on which many of the Jews did in the days of Chriſt; who "loved darkneſs rather than light, becauſe their deeds were evil; "and would not come to the light leſt their "deeds ſhould be (*a*) reproved." Reſolved to perſiſt

(*a*) It was the ſaying of an unbeliever of high rank, who died within a very few years, that "if he *could believe* Chriſ-"tianity,

perſiſt in the vicious practices which Chriſtianity proſcribes, and ſolicitous that no ſtate of being, fraught with puniſhment for thoſe practices, ſhould remain to come, they take pains to convince themſelves that the Goſpel is the production of fraud and deluſion; they catch eagerly at every objection againſt it of every kind, and turn from whatever ſeems to make in its favour; in the language of ſcripture, they wink purpoſely with their eyes leſt they ſhould ſee, and ſhut their ears leſt they ſhould hear, and harden their hearts leſt they ſhould believe. Others by degrees becoming altogether immerſed in political, commercial, or profeſſional buſineſs, or in a continued ſuc-

"tianity, *he ſhould lead ſuch a life* as would put all the "Clergy to ſhame." Of the author of this ſpeech, and of the ſarcaſm implied in it againſt the Clergy, I mean to ſay nothing. But I would leave it to the determination of any candid perſon, however adverſe to the Chriſtian faith, whether, if he were to hear a ſimilar ſpeech applied to any other religion, the inference which he ſhould draw would not naturally be this: that the ſpeaker's attachment to his favourite habits of life had ſo prepoſſeſſed him againſt the religion in queſtion, as to prevent him from liſtening to its evidence with impartiality; and would probably be ſufficient, were the truth of the religion ever ſo ſtrongly ſupported, to hinder him from admitting it.

ceſſion of diſſipated amuſements, proceed from the omiſſion of the practice of religious duties to the diſuſe and diſregard of religious conſiderations, and ultimately to the diſbelief of revealed religion, if not of all religion. And laſtly, the love of paradox and ſingularity, diſdain of thinking with the vulgar, diſguſt at caſual inſtances of ſuperſtition, and difficulties as to particular doctrines, occaſionally contribute to lead men to unbelief (*b*).

Beſides the confirmed unbelievers of each of theſe deſcriptions, there are many perſons who, from various cauſes, advance only part of the way on the road to infidelity, and ſtop ſhort at different ſtages of doubt and diſtruſt.

Concerning unbelievers and doubters of every claſs, one obſervation may almoſt univerſally be made with truth; that they are little acquainted with the nature of the Chriſtian religion, and ſtill leſs with the evidence by which the truth of that religion is ſupported.

(*b*) See alſo page 191—196.

Now

Now thoſe who queſtion or deny the truth of Chriſtianity will yet readily admit, that *if* the Supreme Being has actually made a revealed communication of his will, and has unequivocally addreſſed it to all mankind; and *if* there are facts connected with that revelation which are acknowledged even by its enemies, and which juſtly afford, independently of other evidence, a ſtrong preſumption of its reality; thoſe perſons muſt be highly guilty, who, having ſufficient abilities and opportunities for enquiry, refuſe or neglect to examine into the validity of its pretenſions; and to examine with fairneſs, and with the attention which the importance of the ſubject demands.

Is it then a thing highly improbable in itſelf that the Creator of the world ſhould have given a revelation to mankind, and at the period when Chriſtianity firſt appeared? If the preſent ſtage of exiſtence is but a very ſmall part of the whole duration of a human being; if this ſtage is deſigned for the purpoſe of trial and probation, and is thus to fix the fate of each individual for ever; if men were in fact ignorant of the certainty of theſe momentous truths,

truths, and unable to aſcertain it by unaſſiſted reaſon; if, for want of a knowledge of that certainty, they were become a prey to crimes and deluſions, indulging themſelves in every ſpecies of wickedneſs, and worſhipping ſtocks and ſtones, and perſonified vices, with abſurd and abominable rites: can it be improbable that he who had manifeſted his goodneſs in creating them, ſhould add another proof of the ſame diſpoſition by imparting to them the further light neceſſary to correct their wanderings, and to guide them ſteadily in the way to happineſs?

They who are led by theſe or other conſiderations to regard a revelation as a thing not improbable in itſelf, ought from that circumſtance to feel, and naturally will feel, a greater readineſs to enquire into the evidence of any profeſſed revelation which bears outward marks of reality. They who in conſequence of entertaining high notions of the ſufficiency of human reaſon, or of doubting (and it is impoſſible that they can do more than *doubt*) the reality of a future ſtate, or its connection with human conduct on earth, deem the exiſtence

of

of a revelation highly improbable, cannot affirm that it is impoſſible; and ought conſequently in a ſimilar caſe to inſtitute a ſimilar enquiry. For an antecedent perſuaſion of the improbability of the Deity's acting in any particular manner is no more a reaſon for refuſing to examine whether he has not acted thus, if exiſting facts afford ſtrong preſumptive evidence that he has; than it would be for refuſing to believe that he has, if concluſive evidence were produced.

The queſtion then which remains to be anſwered is this: Are there any leading circumſtances attending Chriſtianity, circumſtances generally admitted and reſting on independent proofs, which ſeem ſcarcely capable of being accounted for on any ſuppoſition but on that of its truth; and conſequently furniſh ſo ſtrong a preſumption of its being a divine revelation, as to render thoſe who doubt or deny it not merely imprudent but criminal, if they do not ſeriouſly enquire into its evidence?

The following ſtatement, I apprehend, will juſtify the anſwering of that queſtion decidedly in the affirmative.

The

The Chriſtian religion, whether true or falſe, had its origin in a country and nation held in proverbial contempt in almoſt every part of the known world. The author of the religion was not only a Jew, but of the loweſt rank among the Jews. He is univerſally allowed to have been uninſtructed in literature and philoſophy. He employed, in propagating his doctrine, aſſiſtants who were alſo Jews, and of a ſtation as obſcure, and of minds as little cultivated by learning, as his own. The religion which they preached was of ſuch a nature as to be generally and unavoidably moſt obnoxious. It was avowedly intended to ſuperſede and annihilate every other religion. It attacked not only the doctrines and ordinances of the Jews, which they regarded as having been appointed by God himſelf; but thoſe inveterate prepoſſeſſions which were rooted no leſs firmly in their hearts: pronouncing the abolition of the peculiar privileges of the Jewiſh race, and the free admiſſion of the abhorred Samaritans and Gentiles to all the benefits of the new diſpenſation. It not only exaſperated the Romans by branding as impious and deteſtable thoſe rites and inſtitutions which they had received with implicit reverence from their

remote

remote anceſtors; and deriding as vain fictions every object of their adoration, even all the tutelary deities of their empire: but it alſo touched their jealouſy in the tendereſt point, by ſuggeſting a proſpect of the revolt of Judea, and holding forth to their imaginations a competitor of Cæſar, and the portentous appearance of the long expected ſovereign (*b*), whom fate

(*b*) Percrebuerat oriente toto vetus et conſtans opinio, eſſe in fatis ut eo tempore Judeâ profecti rerum potirentur. Sueton. lib. viii. c. 4. Pluribus perſuaſio inerat, antiquis ſacerdotum literis contineri, eo ipſo tempore fore ut valeſceret oriens, Judæâque profecti rerum potirentur. Tacit. Hiſt. lib. v. 13. vol. iii. p. 816. Delph. ed. Par. 1686.

In the conduct of Pilate, as recorded in the New Teſtament, the operation of the jealouſy in queſtion is manifeſt. "And Jeſus ſtood before the governor; and the governor "aſked him, Art thou the King of the Jews?" Matth. xxvii. 11. See alſo Mark xv. 2. Luke xxiii. 2, 3. John xviii. 33. 37. "And from thenceforth Pilate ſought to releaſe "him. But the Jews cried out, ſaying, If thou let this "man go, thou art not Cæſar's friend; whoſoever maketh "himſelf a king ſpeaketh againſt Cæſar. When Pilate "therefore heard that ſaying, he brought Jeſus forth, and "ſat down in the judgement-ſeat, &c."—John xix. 12. 16. The ſuperſcription affixed on the croſs by Pilate's direction ſpoke the ſame language. After the death of Chriſt, his apoſtles felt the effects of this jealouſy even in the diſtant provinces

fate had destined to arise in the east. The founder of Christianity had neither the favourable circumstances to turn to his advantage, of which other teachers of new religions have availed themselves; nor did he resort to those methods of proceeding to which they have owed their success. He did not, like Mahomet, make his attempt in a place where there was no established religion. He did not, like Mahomet, pay court to a particular set of men, or a particular sect; nor, like him, artfully conciliate persons of all the different religious persuasions in the country, by adopting and incorporating into his own system some of the principal of their respective tenets; nor, like him, direct the propagation of his doctrine by the sword; nor, like him, permit licentious

provinces of the Roman empire. When St. Paul preached the Gospel at Thessalonica, his enemies stirred up the populace against him; and, not finding him, "they drew "Jason and certain brethren unto the rulers of the city, "crying, These that have turned the world upside down "are come hither also; whom Jason hath received, and "these all do contrary to the decrees of Cæsar, saying "that there is another King, one Jesus. And they trou-"bled the people, and the rulers of the city, when they "heard these things." Acts xvii. 6—8.

indulgences, and promiſe licentious rewards to his followers. He did not confine his inſtructions to ſolitudes and obſcure hamlets; but delivered them in the moſt public manner, in populous cities, in the moſt frequented parts of Jeruſalem itſelf. He did not reſt his pretenſions on any ſpecies of evidence of a ſecret nature, or in any reſpect not generally cogniſable by his cotemporaries; but appealed to profeſſed miracles performed in the ſight of multitudes, and of ſuch a kind that every man could judge as to their reality. He was not permitted by the contempt or the ſupineneſs of his enemies to proceed unmoleſted in making proſelytes; but was actively oppoſed from the beginning by the prieſts and chief men of the national religion; was repeatedly in danger of loſing his life; and, after a ſhort miniſtry of about three years duration at the utmoſt, was delivered to the civil power, and crucified as a malefactor. Yet notwithſtanding this event the progreſs of the religion continued. The diſciples of Chriſt, though they could have no reaſon to expect better treatment than their maſter had received; though they expected, as they had been

been taught by him and profeffed to expect, nothing in the prefent life but troubles and perfecutions, perfevered in preaching the fame religion as he had taught, with this additional and extraordinary circumftance, that their mafter, on the third day after his crucifixion, had arifen from the dead: and encountered the fevereft punifhments, and death itfelf, rather than ceafe from publifhing and attefting doctrines and facts which, if falfe, they could not but know to be fo; and from the preaching of which, if true, they could look for no prefent advantage. And from thefe humble beginnings, and by thefe unpromifing methods, did Chriftianity make its way fo fuccefsfully, that, within three centuries from the firft preaching of Chrift, it penetrated to the remoteft extremities of the Roman empire, and eftablifhed itfelf on the ruins of every other religion which it found exifting.

When all thefe circumftances are confidered, and they are fuch as unbelievers in general are ready to admit, it feems nearly impoffible not to come to the following conclufion: that a religion of fuch an origin, and avowedly aim-

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ing at ſuch objects ; a religion thus deſtitute of all worldly means of credit and ſupport, thus provoking and experiencing every kind of worldly oppoſition, could ſcarcely ever have obtained belief and acceptation, if its pretenſions had not been founded on irreſiſtible truth ; and conſequently, that its eſtabliſhment under all theſe circumſtances affords ſo very ſtrong a preſumption that it is ttue, as neceſſarily to render every competent judge to whom they are known, and who doubts or diſbelieves Chriſtianity, criminal in the ſight of God, if he does not carefully examine into the ſpecific evidence by which that religion is ſupported.

This is the concluſion to which it has been my object to lead by fair reaſoning the candid reader, who diſtruſts or denies the truth of the Chriſtian revelation. If this concluſion appears to him well eſtabliſhed, he will naturally ſeek for a detailed account of the evidence of the Chriſtian religion in treatiſes (*c*) written profeſſedly

(*c*) Mr. Paley's View of the Evidences of Chriſtianity, and Dr. Beatie's Treatiſe on the ſame ſubject, and Mr. Paley's

professedly on the subject; and will make himself acquainted with the many striking internal proofs which it bears of its own authenticity, by a diligent and attentive study of the Scriptures. And let him conduct the whole of his investigations with that impartial spirit which is always essential to the discovery of truth, whatever be the subject under discussion; guarding against the influence of former prepossessions, and former practices, with a degree of caution and solicitude proportioned to the supreme importance of the enquiry in which he is engaged. Let him be prepared "to do the will of God;" and he will not fail "to know (*d*) concerning the doctrine, "whether it be of God."

II. I would in the next place offer a few observations to the consideration of those believers in Christianity, who contend that an exact

Paley's Horæ Paulinæ, are particularly deserving of a deliberate perusal. There are also various other publications on the Truth of the Christian Religion well worthy of notice.

(*d*) John vii. 16, 17.

observance

obſervance of all its precepts is more than is now required of them.

This plea for deliberate deviations from the ſtrictneſs of obedience, a plea which we more frequently hear obſcurely intimated than explicitly ſtated, appears, when unfolded, to reſolve itſelf into the following aſſertions: that if the generality of men would act in ſcrupulous conformity to the precepts of Chriſtianity, no individual could be vindicated were he to conduct himſelf otherwiſe; but that every man muſt take the world as it is, and conſider what is practicable (*e*) in the exiſting ſtate of things: that if government, for example, cannot be carried on without a certain degree of deceit and corruption, the politician is excuſable who practiſes it; that if men in trade cannot maintain their ſtation without uſing the ſame objectionable arts which are adopted by their competitors, the neceſſity of the caſe is a ſuf-

(*e*) As the plea under conſideration is ſometimes grounded in part on the ſyſtem of "General Expediency;" a ſyſtem brought forward by Mr. Hume, and ſince adopted by a very reſpectable chriſtian moraliſt; the reader is referred for a full diſcuſſion of that doctrine to "The Principles of Moral Philoſophy inveſtigated, &c." 3d ed. 8vo, by the author.

ficient apology; that ſimilar reaſoning is applicable to every other profeſſion; that extravagant and needleſs latitude would certainly be unjuſtifiable; but that it is abſurd to require points of morality to be puſhed to extremes, and to refuſe to make neceſſary allowances for compliance with eſtabliſhed cuſtoms.

In conſidering this ſubject it is neceſſary to obſerve in the outſet, that to require what the Scriptures require, whatever that may be found to be, cannot be ſaid to be puſhing points of morality to extremes; that whatever they require we may be aſſured is practicable; and that, happily for the world, there have lived many individuals, whoſe conduct has proved that to be practicable, which the plea in queſtion would intimate to be impoſſible. By the Scriptures fairly interpreted that plea muſt be tried. But before we examine what countenance it meets with in holy writ, it may be uſeful to aſk whether it approves itſelf to ſober reaſon.

Now, ſince they who allege this plea profeſſedly make the degree in which it is cuſtomary for men to deviate from the rules pre-

ſcribed in the Goſpel, the ſtandard meaſure of the degree of latitude, in deviating from them, which each individual is at liberty to uſe for the ſake of forwarding his intereſt; they muſt unavoidably admit, if they will reaſon conſiſtently with their own principles, that when the general depravity is augmented in any proportion, exactly in the ſame proportion is that latitude augmented; and conſequently that a degree of latitude, which in one ſtate of things they pronounce extravagant and unneceſſary, may become highly needful and proper in another. This in fact is to affirm, that inſtead of the practice of men being rendered conformable to the laws of God, the degree of obedience due from any man to thoſe laws depends ſolely on the practice of his neighbours; and that, if the general practice ſhould render it lucrative utterly to diſregard and contemn them, no individual would be under any obligation to pay to them the ſlighteſt attention whatever. If an argument like this, which ſtrikes directly at the root of all religion, cannot be maintained by thoſe who believe in Chriſtianity; neither can the plea which neceſſarily involves it.

In the next place; does this plea receive more encouragement from the Scriptures? From that quarter it experiences nothing but repulse and condemnation. Those who urge it cannot produce one single text authorising an individual to relax in his obedience to the precepts of the Gospel, for the sake of escaping difficulties and losses, through fear of giving offence, through deference to custom or authority, or through any worldly motive (*f*) whatever.

(*f*) The only passage in the Scriptures which seems likely to be thought to countenance the practice of deviating from the line of strict duty in compliance with existing circumstances, is 2 Kings, c. v. 18, 19. a passage which has sometimes been explained in no very judicious manner by commentators on the Bible. "And Naaman said" (to Elisha), "Thy servant will henceforth offer neither burnt-offering "nor sacrifice unto other gods, but unto the Lord. In "this thing the Lord pardon thy servant, that when my "master goeth into the house of Rimmon to worship there, "and he leaneth on my hand, and I bow myself in the "house of Rimmon; when I bow down myself in the "house of Rimmon, the Lord pardon thy servant this "thing. And he said unto him, Go in peace." Permission, it is said, was here given by the Prophet Elisha to join in acts of idolatry, when they were expedient; and some writers have employed themselves to little purpose in endeavouring to account for it from tenderness to the new convert, and other causes. Whereas such a permission, if

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whatever. What is the language of the Old and New Teſtaments on the ſubject? "Thou "ſhalt (*g*) not follow a multitude to do evil." "Be not conformed (*h*) to this world," (that is, to the evil principles and evil practices which prevail in it,) "but be transformed by

it had been aſked, moſt aſſuredly would never have been granted; and it ſeems never to have come into the mind of either party. Naaman, after having expreſſed his firm reſolution to forſake idolatry, and to worſhip from that time forward the true God only, appears to have recollected that it was his office to attend his maſter the king of Syria to the temple of Rimmon; and that the king was accuſtomed at ſuch times *to lean upon him*. This latter circumſtance ſeems purpoſely mentioned to explain the whole matter in queſtion. When the king bowed himſelf down in the temple, Naaman, on whom he leaned, muſt neceſſarily incline himſelf forward alſo; not as an act of reverence to the idol, but of accommodation to his maſter: and he feared leſt his bowing down in the idol's temple, even for that purpoſe, ſhould be offenſive to the true God. It may be added, that his bowing down could ſcarcely be miſconſtrued into an act of worſhip by any one of the ſpectators. For his total ceſſation from thoſe acts of worſhip to his former idols, which the declaration, "thy ſervant will *henceforth* offer neither burnt-offering "nor ſacrifice to other gods," ſhews that he had been accuſtomed publicly to practiſe, and in all probability to Rimmon in particular, would unequivocally point out the real cauſe.

(*g*) Exod. xxiii. 2. (*h*) Rom. xii. 2.

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"the renewing of your mind, that ye may "prove what is that good, and acceptable, "and *perfect* will of God."—"Love not the "world (*i*), neither the things that are in the "world. If any man love the world, the love "of the Father is not in him. For all that is "in the world, the lust of the flesh, and the "lust of the eyes, and the pride of life, is not "of the Father, but is of the world. And the "world passeth away, and the lust thereof: "but he that doeth the will of God abideth for "ever."—"Be ye therefore (*k*) *perfect*, even "as your Father which is in heaven is per-"fect."—"The love of Christ (*l*) constraineth "us, because we thus judge, that if one died "for all, then were all dead: and that he died "for all, that they which live *should henceforth* "*not live unto themselves, but unto him which* "*died for them* and rose again."—"What "shall it (*m*) profit a man, if he shall gain the "whole

(*i*) 1 John, ii. 15. 17. (*k*) Matt. v. 48.

(*l*) 2 Cor. v. 14, 15.

(*m*) Mark, viii. 36. 38. See also the severe rebuke pronounced by Christ, Matt. xv. 3—9, against the Pharisees, who "made the commandment of God of none effect by "their traditions;" that is to say, as appears from the context,

" whole world, and loſe his own ſoul? Or " what ſhall a man give in exchange for his " ſoul? Whoſoever therefore ſhall be aſhamed " of me, and of my words, in this adulterous " and ſinful generation, of him alſo ſhall the " Son of man be aſhamed, when he cometh in " the glory of his Father with the holy angels." To theſe paſſages are to be added the directions incidentally given by St. Paul to perſons in many different ſtations, exhorting them to fulfil the reſpective offices peculiar to thoſe ſtations " for conſcience ſake, as unto the " Lord, and not unto men (*n*);" directions which, by parity of reaſoning, we may reſt aſſured that the apoſtle would have applied to all other ſituations and circumſtances of life, if he had been led by his ſubject to notice them diſtinctly. And he did in fact make the application univerſal, when he delivered theſe general and comprehenſive precepts. " What- " ſoever (*o*) ye do, do all to the glory of " God."—" Whatever ye (*p*) do, in word or " in deed, do all in the name of the Lord

context, by explaining ſcriptural precepts in a way which relaxed and undermined the obligations impoſed by them.

(*n*) See Romans, chap. xiii. Epheſ. chap. v and vi. Coloſſ. chap. iii.

(*o*) 1 Cor. x. 31. (*p*) Coloſſ. iii. 17.

" Jeſus."

"Jefus." Let us obferve too how he completely precludes, by the following declaration, the plea of departing from the prefcribed rule of right for the purpofe of thus doing good on the whole. "We be flanderoufly reported, "and fome affirm that we fay, Let us do evil "that good may come; *whofe condemnation is* "*juft* (*q*)." *A ferious defire to pleafe God in all we do, attentive equally to the purity of the end purfued, and to that of the means employed for attaining it, and rendering the manner of purfuing the bufinefs of our ftation, be it what it may, a conftant expreffion of that defire*, is the grand principle which all thefe paffages inculcate; and it is the principle which, beyond all others, I could wifh to imprefs on the mind of the reader, whatever be his rank or profeffion, as being the only one which will lead him fteadily to fix his attention on the duties which he has to perform, and the temptations which he muft encounter. It is impoffible to conceive that he who knowingly deviates from the path of moral rectitude and Chriftian duty, becaufe moft others in the fame rank and profeffion with himfelf deviate from it, and becaufe, by forbearing to deviate, he fhould incur embarraff-

(*q*) Romans, iii. 8.

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ments and loſſes, odium and diſgrace, is, in that inſtance, acting conſiſtently with the letter or with the ſpirit of the various ſcriptural injunctions which have been quoted. Let it not be ſaid that it is right in an ethical work to ſet a very high ſtandard of duty, becauſe men are certain in practice to fall below it. The ſtandard here ſet is not ſet becauſe it is expedient, but becauſe it is indiſpenſable; becauſe it is the ſcriptural ſtandard; becauſe every lower ſtandard is falſe. If practice fall below it, the blame belongs to man. God is ever ready to give his grace to enable men to perform what he has required. The acknowledged difficulty of obeying the rules which he has preſcribed, ſhews the neceſſity of the Chriſtian diſpenſation and of Chriſtian motives to change the untoward hearts of men, and counteract the corruptions of human nature. But if a man will act as a Chriſtian, he muſt learn from religion to be above the world. He muſt conſider in every action the importance of ſecuring the divine favour; and, ſtrictly conforming to the laws of the Goſpel, leave the iſſue of events in the hands of Providence. He muſt be moderate as to all the things of this life, looking conſtantly

ſtantly beyond it. He muſt ſtedfaſtly reſiſt all evil cuſtoms; and ſuſpect himſelf as ſecretly influenced by the faultineſs of general practice. And let thoſe who find themſelves tempted by prevailing cuſtom, by falſe ſhame, or by intereſt, to depart from the ſtrictneſs of ſcriptural obedience, conſider whether it is not probable that the Supreme Being, on whoſe providence the ſucceſs of every undertaking depends, will proſper thoſe who ſcrupulouſly obſerve the laws which he has preſcribed for their conduct, and leave the iſſue in his hands, rather than thoſe who manifeſt their diſtruſt of his care by reſorting to arts and practices which he has forbidden; whether thoſe who are injured in their worldly proſpects by their conſcientious adherence to the line of rectitude, are not entitled to the full benefit of the ſcriptural conſolation, "If ye ſuffer for righteouſneſs "ſake (*r*), happy are ye:" and whether it is not the part of wiſdom as well as of duty, whatever be the event at preſent, to regulate *every* action by that rule, according to which it will be judged at the laſt day.

(*r*) 1 Peter, iii. 14.

FINIS.